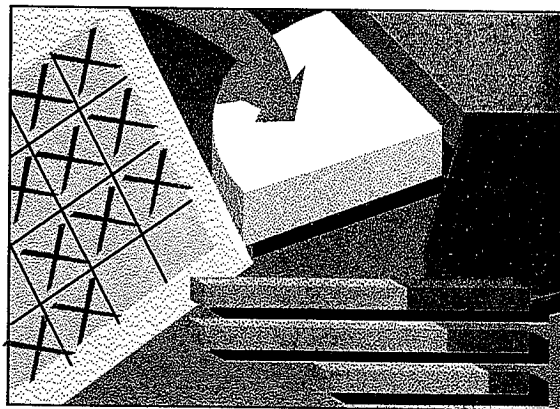


Mortgage Lending in the City of Lansing

1993 through 1996



Report by

Castillo & Associates Consultants, Inc.



CONTENTS

Introduction and Recommendations 1 - 11

Report and Analysis 12 - 19

Attachments:

I Tables 1-6 - Graphic Analysis

A. Table 1 - lending institutions in alphabetic order

B. Tables 2 - 6, in order of relative white/minority ratio

II Charts in alphabetic order

A. Applications by ethnic

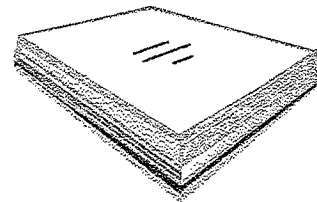
B. Loan distribution by ethnic

III Data base tables

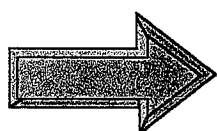
IV Zip code map and data

Overview

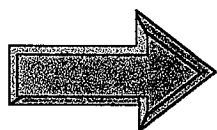
Research, Analysis and Recommendations



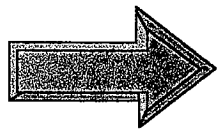
Objectives of Lansing Mortgage Activity Information Survey



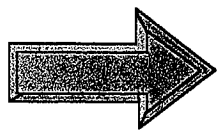
Gather history and statistics of mortgage lending by 20 banks and lending institutions with the largest number of loans in the past five years



Analyze and convert data into usable format, including comparisons on basis of income, ethnic and gender variances.



Develop charts and graphs showing statistical relationships from year to year and between types of lending institutions



Supply final written report with suggestions and comments

Executive Summary

The following report represents the results of an analysis of data collected relating to the 20 largest lending institutions that conducted the largest volume of mortgage lending business within the boundaries of the City of Lansing, Michigan from 1993 to 1996. The purpose of this study was to explore possible patterns and prevalence of racial and gender disparities in home mortgage lending.

Those loans examined included conventional and government supported loans, as well as home equity loans for single family, owner-occupied dwellings. Excluded were home improvement loans and multi-family dwellings.

The institutions examined accepted 15,008 applications for both conventional and government home mortgages between 1993 and 1996 and originated 12,055 loans over this period. The total loan application involved approximately 654 million dollars and resulted in approximately 567 million dollars in awarded loans for the same period. The average loan was \$47,000 and the overall approval rate for the 20 banks examined was 80.3 percent..

Summary of Major Findings

- **The institutions examined accepted 15,008 loan applications from 1993 to 1996 and originated 12,055 loans over this period.**
- **Under the category "White", 11,675 loan applications were submitted of which 9,704 or 83% of the applicants received loans. Of the original total loan amount requested by this group (531.5 million), 486.1 million or 91% of the total amount requested was approved.**
- **Under the ethnic category "Black", 1,654 loan applications were submitted of which 1,177 or 71% of the applicants received loans. Of the original total loan amount requested by this group (65.4 million), 50.4 million or 77% of the total amount requested was approved.**
- **Under the ethnic category "Hispanic", 624 applications were submitted of which 448 or 72% of the applicants received loans. Of the original total loan amount requested by this group (21.2 million), 16.7 million or 79% of the total amount requested was approved.**

Points of Clarification

- **Original plans were to examine the years 1993 through 1997. However, complete data on a per-bank basis for 1997 is not yet available. Therefore, four years of data were compiled (1993-1996), stipulating the exclusion of incomplete data in its collection.**
- **Data according to zip code is included, along with a map. No analysis was done of this information, in that zip code areas do not adhere to city limits. However, there is value in viewing data on this basis.**
- **Among the 20 institutions listed, there will appear to be duplications in the inclusion of both Comerica Bank and Comerica Mortgage Corp, and both Old Kent Bank and Old Kent Mortgage Corporation. These are separate entities for purposes of this study, in that the corporations originate mortgages, and the banks process equity loans.**
- **Included with the narrative of this report are some results of a study by ACORN, based on 1995-1997 data gathered nationwide, that gives an overview nationally of mortgage lending activity. This is information that is available on a broad basis by city, but that is not yet obtainable on a by-bank basis**

Look For:

I. Unusually high minority rejection levels

A. among underserved groups

1. refusal to make small loans (under \$30,000)

II. Very low minority rejection rates

**A. possible illegal pre-screening,
leading to a low successful applicant rate**

III. Application rates below average

A. community perception of non-service

B. failure of marketing outreach

C. lack of attractive loan products

IV Market Share

A. higher loan rate in white areas

B. very low loan rate in ethnic neighborhoods

V Application withdrawals

A. time frame for loan processing

1. for white applicants

2. for ethnic or female applicants

Disparate Impact and Fair Lending

- Many lenders have shifted from leaving discretion to loan officers, to using such approaches as "credit scoring", a method of weighting pre-identified factors. Using this and other standardized methods has resulted in increased denial rates. For instance, the African American denial rate nationwide, 34% in 1993, was 53% in 1997. Such practices can be claimed to be "facially neutral" when legally challenged.
- Some banks set a minimum amount they will lend for mortgages, such as \$30,000. Such a standard effectively eliminates low income applicants.
- When an application is indicated as " withdrawn", it is possible there was a delay in closing the loan until a deadline such as availability of a house had passed. This could be caused by asking for more and more corroborating information, beyond what was originally requested. These loans are not, therefore, labeled "denied".
- Marketing can be done in a way that it reaches only certain groups, such as targeted mailings or advertising only in mainstream publications.

1998 HUD Initiative

President Clinton on November 25, 1998 announced \$11.5 million in HUD grants to help non-profit groups in 42 cities "crack down" on all types of housing discrimination.

Although Lansing is not among Michigan communities chosen for this initiative, it will be valuable for Lansing officials to be aware of the impact on Detroit and Kalamazoo, Michigan's two "target cities".

Private, non-profit housing groups will get grants to investigate allegations of housing discrimination, educate the public and the housing industry about housing discrimination laws, and work to promote fair housing.

RECENT SETTLEMENTS:

HUD has recently negotiated settlements against two housing corporations that are precedent-setting in their size and scope.

Most recently, on January 18, President Clinton announced a \$6.5 billion settlement with Columbia National Mortgage Company involving lending to minority and low-income families. The Maryland-based lender will make \$6 billion in home mortgage loans to minority and low-to-moderate income families in 28 states, and also spend \$529 millions on programs designed to increase homeownership among minority and poor families.

HUD negotiated the second-largest lending institution settlement, \$2.1 billion, with AccuBanc Mortgage, announced in April 1998.

To quote Secretary Cuomo, "It's the 90's style of discrimination. It's discrimination with a smile. It's the banker who says, 'Sorry, you don't qualify for the loan.' But the banker never looked at the number box, he only looked at the color box."

CREDITS:

The following sources are credited in compilation of this report:

- I. **"ACORN"** - Association of Community Organizations for Reform Now
- II. **"FFIEC"** - Federal Financial Institutions Examination Council
- III. **Federal Reserve Bank**
- IV. **"OMB Watch"** - Office of Management and Budget Watch
- V. **"RTK NET"** - Right to Know Network

Recommendations

Originate a testing program for all lenders in the study whose activities indicate disparate treatment of applicants, based on City of Lansing demographics. Matched pair testing can identify banks who screen minority and lower income borrowers out of their lending business.

Incentive to improve performance could be prompted by a decision to deposit public funds in institutions with the best performance record.

Establish a monitoring program to remain aware of properties or neighborhoods where approvals or denials show disparate impact.

Meet with lending institutions showing signs of disparate treatment to determine whether if such services as personalized loan counselling are available and what, if any, efforts are being made to reach these underserved populations.

REPORT ON HOME MORTGAGE LENDING IN THE CITY OF LANSING, MICHIGAN FROM 1993 TO 1996

INTRODUCTION

In response to a "Request for Proposal" to conduct a "Compilation and Analysis of Home Mortgage Disclosure Act data pertaining to the City of Lansing" from the City of Lansing, Michigan, Castillo & Associates Consultants, Inc., submitted a proposal on June 19, 1998, and was awarded a contract to conduct a basic study that would collect data on mortgage lending practices in the city of Lansing. This data has been compiled with attention to the provisions of the Federal Home Mortgage Disclosure Act, and using data collected under the provisions of that act.

It should be noted that the results presented in this report are a cumulative analysis of several data reports that used different research methods in collection and interpretation of data. Castillo & Associates Consultants, Inc. did not verify or determine the accuracy of the studies or source data used as references in this report. However, Castillo & Associates Consultants, Inc., did verify the aggregated HMDA data and charts regarding loan applications and loans received by Lansing applicants.

This report identifies 20 lending institutions selected on the basis of the total number of home mortgage loan applications received. The purpose of this study was to examine the patterns and prevalence, if any, of racial and gender disparities in home mortgage lending. The institutions examined took 15,008 applications for both conventional and government home mortgages between 1993 and 1996. There were 12,055 loans awarded over this period. The total loan applications involved approximately \$654 million and resulted in approximately \$567 million in awarded loans for the same period. The average loan was \$47,000 and the overall approval rate for the 20 lending institutions examined was 80.3 percent. The highest approval rate was 93.4 percent and the lowest approval rate was 47.2 percent. The highest number of applications received by a lending institution was 1,462 and the lowest number of applications received by a lending institution was 522.

In the distribution of the \$567 million in loans awarded, the White applicants received 86 percent of the total, Black applicants received 9 percent; Hispanic applicants received 3 percent; Asian applicants received 1 percent, and American Indian applicants received .3 percent. These four racial minority groups made up 29 percent of the Lansing population in 1990, and these groups received 13 percent of the total home mortgage loans awarded between 1993 and 1996. The City of Lansing's white population made up 74 percent of the total in 1990, and this group received 86 percent of the total home mortgage loans awarded between 1993 and 1996.

DEMOGRAPHICS

The starting point for analyzing the Home Mortgage Disclosure Act (HMDA) data presented in this report was to examine the ethnic distribution of the population of the City of Lansing. These data will provide interpretive context for the HMDA data presented later in this report. Percentages do not add to 100% due to U.S. Census process.

TABLE I: The City of Lansing ethnic distribution data provided below is based on the 1990 U.S. Census (Database C90STF1A):

| | | |
|------------------|---------|--------------------------------------|
| White | 94,135 | 73.0 percent of the total population |
| African American | 23,626 | 17.0 percent of the total population |
| Hispanic | 10,112 | 7.0 percent of the total population |
| American Indian | 1,295 | 1.2 percent of the total population |
| Asian | 2,263 | 1.8 percent of the total population |
| Other race | 6,002 | 5.0 percent of the total population |
| Total | 127,321 | |

The four identifiable minority groups accounted for just fewer than 29 percent of the total population of the City of Lansing in 1990.

TABLE II: The following data provides an overview of the distribution of occupied housing units by ethnic group as reported by the U.S. Census Bureau (Households by Race, 1990 Database C90STF1A). This report shows that the City of Lansing had 53,919 housing units. A percentage of available units are unoccupied.

| | |
|-----------------------------------------------------------|-----------------------|
| The White population occupied 39,902 housing units | 74.0 percent of units |
| The Black population occupied 8,104 housing units | 15.0 percent of units |
| The Hispanic population occupied 2,812 housing units | 5.0 percent of units |
| The American Indian population occupied 411 housing units | .7 percent of units |
| The Asian population occupied 547 housing units | .1 percent of units |
| The "Other Race" population occupied 1,671 housing units | .3 percent of units |

TABLE III: This table is located in the Attachment section due to the length of the data. The data provides an overview of the Race of Householder by Household in distribution of income levels in selected ZIP CODE areas in the City of Lansing, as reported by the 1990 U.S. Census Bureau (Database: C90STF3B) See attached ZIP CODE Map.

TABLE IV: The following information, Top Twenty Lending Institutions: Application and Loan Profile (see Attachment for charts) provides HMDA data for individual lending institutions that include the following variables:

| | |
|-------------------------------------------|-----------------------------------------------------|
| Name of Lending Institution | Percent of Loans to Joint Applicants |
| Number of Applications | Distribution of Applicants by Ethnic Group |
| Number of Loans | Percent of Loans to Males/Females |
| Total Dollar Value of Loans | Distribution of Loan Dollars by Ethnic Group |
| Total Dollar Value of Applications | Ethnic group categories : White, |
| Percent of Loans Approved | Hispanic, Black, Asian, American Indian |

Also included are categories labeled “Other” and “Not-applicable”

TABLE V: The Top Twenty Lending Institutions included in this report are as follows:
(see attached charts)

| | |
|----------------------------------|-----------------------------------|
| CITY BANK OF ST. JOHNS | DMR FINANCIAL CREDIT UNION |
| MARATHON MORTGAGE CORP. | LANSING AUTOMAKERS C.U. |
| STATE EMPLOYEES C.U | MICHIGAN NATIONAL BANK |
| GMAC MORTGAGE CORP | SOURCE ONE MORTGAGE |
| COMMUNITY FIRST BANK | GREEN TREE FINANCIAL CORP |
| WATERFIELD FINANCIAL CORP | COMERICA MORTGAGE CO |
| NBD MORTGAGE CO | THE MORTGAGE LENDERS INC |
| MSU FEDERAL CREDIT UNION | COMERICA BANK DETROIT |
| OLD KENT MORTGAGE CO | REPUBLIC BANK |
| FIRST OF AMERICA BANK | OLD KENT BANK AND TRUST |

SUMMARY OF FINDINGS

The above twenty (20) lending institutions took 15,008 applications for both conventional and government home mortgages from 1993 to 1996 and awarded 12,055 loans over this period. The figures and percentages by category are described below:

Ethnic category "WHITE": 11,675 loan applications were submitted of which 9,704 or 83 percent of the applicants received loans. Of the original total loan amount requested by this group (\$531.5 million), \$486.1 million or 91 percent of the total amount requested was approved.

Ethnic category "BLACK": 1,654 loan applications were submitted of which 1,177, or 71 percent, were approved. Of the original total loan amount requested by this group (\$65.4 million), \$50.4 million or 77 percent of the total amount requested was approved.

Ethnic category "HISPANIC": 624 loan applications were submitted of which 448, or 72 percent, were approved.. Of the original total loan amount requested by this group (\$21.2 million), \$16.7 million or 79 percent of the total amount requested was approved.

Ethnic category "ASIAN": 159 loan applications were submitted of which 128, or 81 percent, were approved.. Of the original total loan amount requested by this group (\$9.2 million), \$7.5 million or 81 percent of the total amount requested was approved.

Ethnic category "AMERICAN INDIAN": 75 loan applications were submitted of which 57, or 76 percent, were approved. Of the original total amount requested by this group (\$2.3 million), \$1.9 million or 84 percent of the total amount requested was approved.

Category "GENDER": 2,363 male applicants received loans. This group made up 20 percent of the applicants receiving loans. 2,870 female applicants received loans, which were 24 percent of applicants receiving loans. 6,519, or 54 percent, of joint applicants received loans. "Other" applicants listed in this category received 303 loans, or 2 percent of total loans approved.

Category "OTHER": 94 loan applications were submitted of which 77, or 82 percent of the applicants, were approved. Of the original total loan amount requested by this group (\$8.8 million), \$3.4 million, or 39 percent of the total amount requested, was approved.

Category "NA": 669 loan applications were submitted of which 269 or 40 percent of the total applicants received loans. Of the original total amount requested by this group (\$18.6 million) \$6.7 million or 36 percent of the total amount was approved.

Category “INCOME BY HOUSEHOLD” The white household category with incomes of \$100,000 or more residing within the seven (7) Zip Codes listed totaled 1,058, African Americans totaled 118, Hispanics totaled 42, Asian American totaled 7 and American Indians totaled 0.

Explanation of designations:

1. If two applicants from different minority groups are reported, they are grouped by the race of the first person listed on the application.
2. “Joint” means white and minority group co-applicants, or co-applicants of the opposite gender.
3. “Not Available” includes situations where data were not required to be collected or were otherwise not reported.
4. Institutions may, but are not required to, report reasons for loan denials. “Total” includes cases where multiple reasons were reported.
5. A designation of “other” results when applicants choose not to be identified by race or gender.

METHODOLOGY

The Home Mortgage Disclosure Act (HMDA) application and loan data included in the analysis was retrieved from RTK NET Housing Databases. The Internet address for this site is <http://www.trk.net>. Data for the years 1993, 1994, 1995, and 1996 were compiled from this site. The last update of the HMDA data stored at this site was July 21, 1996. Data residing at this site is updated on a yearly basis. RTK NET is one of the few sites which offers users the option of downloading case-by-case data; that is, a data record is available for each application submitted to the reporting lending institution. These data are referred to as loan application data. The RTK NET site and the internet site maintained by the Federal Financial Institutions Examination Council (FFIEC), the governmental agency responsible for maintaining these data, did not have 1997 data analyzed at the time of this compilation.

This report includes only loan application data for the City of Lansing, Michigan for the years 1993, 1994, 1995, and 1996. For the purpose of this analysis, the City of Lansing is defined as all census tracts within the City of Lansing.

The RTK NET site offers data management tools which impact the number of cases included in the analysis. These tools were used to perform the following functions:

1. Elimination of cases with identifiable errors and/or incorrect data
2. Selection of data for the Lansing-East Lansing Metropolitan Statistical Area (MSA)
3. Inclusion of cases for all census tracts within the MSA
4. Selection of the types of loans for the inclusion in the analysis.

SPSS (Statistical Package for the Social Sciences) was used to create the analysis of HMDA loan application data or lending institutions making loans for property located within the City of Lansing. In general, the SPSS program was used to perform the following functions:

1. Eliminating loan application data for properties located in the East Lansing census tracts, thereby limiting data used to properties located in census tracts within the City of Lansing.
2. Eliminating data cases with inappropriate loan amounts. In nearly all cases under this category the application amount and/or loan amount were blank or included inappropriate alphabetical characters.
3. Eliminating loan application data for multifamily dwellings.
4. Groupings of cases by lending institutions and generating descriptive statistics for each lending institution analyzed. Data charts were generated in Microsoft Excel.

CONCLUSIONS

Overall, the mortgage lending industry is making some progress in historically underserved communities, at least in terms of actual numbers of loans granted. But regression is apparent in relation to the proportion of total loans granted to this same population. We have been in a boom time in terms of mortgage lending, but our target population did not benefit proportionally.

As recently as November 18, 1998, The Mortgage Bankers Association of America announced the formation of the Research Institute for Housing America, a nonprofit organization devoted to expanding housing and mortgage markets to all Americans. Also in November of 1998, HUD announced it was conducting a yearlong \$7.5 million study to "crack down" on mortgage lenders, landlords and others who discriminate against minorities.

The Community Reinvestment Act (CRA) was passed in 1977 in response to years of banking practice which deprived low and moderate income applicants the credit they needed to buy homes, start businesses, and invest in the future of their families and neighborhoods. Among other stipulations, the CRA Act requires that lending institutions serve their entire communities regardless of income or race. In spite of this long history of official effort, studies conducted in most parts of the country still report unacceptably high patterns of discrimination in home mortgage lending.

Examples of continued home mortgage lending discrimination are reported in a recent 35-city analysis of conventional home purchase mortgage lending nationally, conducted by ACORN (Association of Community Organizations for Reform Now), which included the cities of Detroit and Kalamazoo. The ACORN study included features such as increase and decrease in loan applications, loan originations and rejection ratios, and their study focused on the African American and Latino (Hispanic) populations. Highlights of this report are presented here for comparative purposes.

Detroit, with a 1990 population of 75 percent African American and 2.0 percent Latino, was reported to have a 26.3 percent rejection ratio for African American applicants and a 36.6 percent rejection ratio for Latino applicants in 1995. The reports found that in 1997 African Americans were rejected 273 percent more frequently than White applicants, and Latinos were reported as being rejected 202 percent more frequently than White applicants. The study does not report the actual number of applicants by year but reports that African Americans received 24.1 percent of the government-backed originations and Latinos received 1.1 percent of the government-backed mortgages.

Kalamazoo, with an African American population of 9.1 percent and Latino population of 2.1 percent, was reported as having a 37.7 percent rejection ratio for African American applicants and a 50.5 percent rejection ratio for Latino applicants in 1995. The report

found that in 1977 African American applicants were rejected 151 percent more frequently than Whites for government-backed mortgages, and Latino applicants were rejected 128 percent more frequently than White applicants for government-backed mortgages.

Other findings by ACORN include the increased use of "credit scoring" and automated underwriting by the lending industry, leaving less discretion for loan officers. Minority applicants are somewhat less likely to have bank or savings accounts, or credit cards with sufficiently high credit limits than White applicants, putting them at a disadvantage when applying for loans. It has been found that often, for instance, African Americans and Latinos have been steered towards government-backed loans rather than conventional products.

Other areas of concern for minority applicants include hurdles like being told they lack formal credit history, they do not meet the loan-to-income ratio requirement, do not have sufficient collateral, or have not being employed long enough. Paperwork demands and reasons for denial of loans become much more difficult to surmount and more frequent if you are not White.

The rejection ratios within the City of Lansing appear to be consistent with national reported trends and with the data reported in the ACORN national study. We should be able to anticipate that the present continuing combination of a low unemployment rate with low interest loan rates will contribute to an increase in minority applications, but most important, to a fair and equitable number of minorities being granted loans.

The data in this report is presented to City of Lansing for review and consideration as to whether the findings illustrate a situation that merits further and more specific areas of study. There are many factors that play a role in whether or not an individual is approved for credit. Castillo & Associates will be pleased to make an oral presentation, answer questions and/or provide copies of research data and documentation relating to this report.

Attachments

**MORTGAGE LOAN APPLICATIONS BY ETHNIC GROUP
(THOUSANDS OF LOANS)**

| Banking Institution | Total Applications | # White Applicants | % White | # Minority Applicants | % Minority | Ratio White /Minority |
|------------------------------------------------------------------------|--------------------|--------------------|--------------|-----------------------|--------------|-----------------------|
| City Bank | 522 | 434 | 83.1% | 82 | 15.7% | 5.3:1 |
| Comerica Bank Detroit | 793 | 566 | 71.4% | 169 | 21.3% | 3.3:1 |
| Comerica Mortgage Co. | 523 | 427 | 81.6% | 87 | 16.6% | 4.9:1 |
| Community First Bank | 1,462 | 1,278 | 87.4% | 144 | 9.8% | 8.9:1 |
| DMR Financial C.U. | 964 | 720 | 74.7% | 230 | 23.9% | 3.1:1 |
| First of America Bank | 754 | 604 | 80.1% | 116 | 15.4% | 5.2:1 |
| GMAC Mortgage Corp. | 557 | 419 | 75.2% | 119 | 21.4% | 3.5:1 |
| Green Tree Financial Corp. | 960 | 808 | 84.2% | 136 | 14.2% | 5.9:1 |
| Lansing Automakers C.U. | 689 | 472 | 68.5% | 207 | 30.0% | 2.3:1 |
| Marathon Mortgage Corp. | 755 | 542 | 71.8% | 165 | 21.9% | 3.3:1 |
| Michigan National Bank | 820 | 562 | 68.5% | 171 | 20.9% | 3.3:1 |
| MSU Federal Inc. | 542 | 264 | 48.7% | 35 | 6.5% | 7.5:1 |
| NBD Mortgage Co. | 710 | 603 | 84.9% | 99 | 13.9% | 6.1:1 |
| Old Kent Bank and Trust | 623 | 514 | 82.5% | 55 | 8.8% | 9.3:1 |
| Old Kent Mortgage Co. | 529 | 456 | 86.2% | 68 | 12.9% | 6.7:1 |
| Republic Bank | 735 | 615 | 83.7% | 103 | 14.0% | 6.0:1 |
| Source One Mortgage | 785 | 623 | 79.4% | 86 | 11.0% | 7.2:1 |
| State Employees C.U. | 908 | 619 | 68.2% | 246 | 27.1% | 2.5:1 |
| The Mortgage Lenders Inc. | 614 | 502 | 81.8% | 79 | 12.9% | 6.4:1 |
| Waterfield Financial Corp. | 763 | 647 | 84.8% | 115 | 15.1% | 5.6:1 |
| TOTALS | 15,008 | 11,675 | 77.8% | 2,512 | 16.7% | 4.6:1 |
| Percentages and ratios do not include the categories "Other" and "N/A" | | | | | | |

**VALUE OF MORTGAGE APPLICATIONS - BY ETHNIC GROUP
(THOUSANDS OF LOANS)**

| Banking Institution | Total Value Mortgage Applications | Total # Applications | Total Value (White) | # Applications (White) | Avg. Value (White) | Total Value (Minority) | # Applications (Minority) | Avg. Value (Minority) | Avg Diff Wh/Min |
|----------------------------|-----------------------------------|----------------------|---------------------|------------------------|--------------------|------------------------|---------------------------|-----------------------|-----------------|
| The Mortgage Lenders Inc. | \$ 15,254 | 689 | \$ 9,829 | 472 | \$ 21 | \$ 5,113 | 207 | \$ 25 | \$ (4) |
| Green Tree Financial Corp. | \$ 33,653 | 557 | \$ 24,990 | 419 | \$ 60 | \$ 7,494 | 119 | \$ 63 | \$ (3) |
| Lansing Automakers C.U. | \$ 53,970 | 964 | \$ 39,696 | 720 | \$ 55 | \$ 13,346 | 230 | \$ 58 | \$ (3) |
| Source One Mortgage | \$ 36,468 | 614 | \$ 29,632 | 502 | \$ 59 | \$ 4,883 | 79 | \$ 62 | \$ (3) |
| Michigan National Bank | \$ 36,411 | 755 | \$ 25,750 | 542 | \$ 48 | \$ 8,286 | 165 | \$ 50 | \$ (3) |
| Comerica Mortgage Co. | \$ 43,388 | 785 | \$ 34,581 | 623 | \$ 56 | \$ 4,832 | 86 | \$ 56 | \$ (1) |
| Old Kent Bank and Trust | \$ 37,138 | 529 | \$ 32,020 | 456 | \$ 70 | \$ 4,813 | 68 | \$ 71 | \$ (1) |
| Community First Bank | \$ 42,058 | 763 | \$ 35,768 | 647 | \$ 55 | \$ 6,205 | 115 | \$ 54 | \$ 1 |
| State Employees C.U. | \$ 92,582 | 1,462 | \$ 81,484 | 1,278 | \$ 64 | \$ 8,976 | 144 | \$ 62 | \$ 1 |
| Comerica Bank Detroit | \$ 40,722 | 710 | \$ 34,703 | 603 | \$ 58 | \$ 5,543 | 99 | \$ 56 | \$ 2 |
| Waterfield Financial Corp. | \$ 17,734 | 960 | \$ 14,908 | 808 | \$ 18 | \$ 2,166 | 136 | \$ 16 | \$ 3 |
| DMR Financial C.U. | \$ 8,795 | 793 | \$ 6,823 | 566 | \$ 12 | \$ 1,512 | 169 | \$ 9 | \$ 3 |
| City Bank | \$ 20,413 | 522 | \$ 17,356 | 434 | \$ 40 | \$ 3,019 | 82 | \$ 37 | \$ 3 |
| Republic Bank | \$ 19,484 | 820 | \$ 14,787 | 562 | \$ 26 | \$ 3,618 | 171 | \$ 21 | \$ 5 |
| Old Kent Mortgage Co. | \$ 14,380 | 908 | \$ 11,039 | 619 | \$ 18 | \$ 3,079 | 246 | \$ 13 | \$ 5 |
| GMAC Mortgage Corp. | \$ 26,762 | 754 | \$ 22,679 | 604 | \$ 38 | \$ 3,735 | 116 | \$ 32 | \$ 5 |
| Marathon Mortgage Corp. | \$ 28,552 | 523 | \$ 23,850 | 427 | \$ 56 | \$ 4,192 | 87 | \$ 48 | \$ 8 |
| NBD Mortgage Co. | \$ 44,853 | 735 | \$ 38,461 | 615 | \$ 63 | \$ 5,539 | 103 | \$ 54 | \$ 9 |
| First of America Bank | \$ 26,027 | 623 | \$ 23,108 | 514 | \$ 45 | \$ 1,354 | 55 | \$ 25 | \$ 20 |
| MSU Federal Inc. | \$ 14,689 | 542 | \$ 10,130 | 264 | \$ 38 | \$ 605 | 35 | \$ 17 | \$ 21 |
| TOTALS | \$ 653,333 | 15,008 | \$ 531,594 | 11,675 | \$ 46 | \$ 121,739 | 3,333 | \$ 37 | \$ 9 |

**MORTGAGE LOANS MADE BY ETHNIC GROUP
(THOUSANDS OF LOANS)**

| Banking Institution | Total Loans Made | # Loans to White Applicants | % White | # Loans to Minority Applicants | % Minority | Ratio White /Minority |
|----------------------------|------------------|-----------------------------|---------|--------------------------------|------------|-----------------------|
| City Bank | 349 | 306 | 87.7% | 42 | 12.0% | 7.3:1 |
| Comerica Bank Detroit | 422 | 329 | 78.0% | 78 | 18.5% | 4.2:1 |
| Comerica Mortgage Co. | 440 | 373 | 84.8% | 62 | 14.1% | 6.0:1 |
| Community First Bank | 1,357 | 1,200 | 88.4% | 115 | 8.5% | 10.4:1 |
| DMR Financial C.U. | 826 | 629 | 76.2% | 185 | 22.4% | 3.4:1 |
| First of America Bank | 565 | 476 | 84.2% | 78 | 13.8% | 6.1:1 |
| GMAC Mortgage Corp. | 461 | 361 | 78.3% | 90 | 19.5% | 4.0:1 |
| Green Tree Financial Corp. | 453 | 379 | 83.7% | 66 | 14.6% | 5.7:1 |
| Lansing Automakers C.U. | 474 | 351 | 74.1% | 117 | 24.7% | 3.0:1 |
| Marathon Mortgage Corp. | 673 | 494 | 73.4% | 143 | 21.2% | 3.5:1 |
| Michigan National Bank | 603 | 441 | 73.1% | 115 | 19.1% | 3.8:1 |
| MSU Federal Inc. | 477 | 255 | 53.5% | 34 | 7.1% | 7.5:1 |
| NBD Mortgage Co. | 637 | 556 | 87.3% | 73 | 11.5% | 7.6:1 |
| Old Kent Bank and Trust | 504 | 448 | 88.9% | 36 | 7.1% | 12.4:1 |
| Old Kent Mortgage Co. | 455 | 405 | 89.0% | 45 | 9.9% | 9.0:1 |
| Republic Bank | 607 | 523 | 86.2% | 70 | 11.5% | 7.5:1 |

**VALUE OF LOANS MADE - BY ETHNIC GROUP
(THOUSANDS OF DOLLARS)**

| Banking Institution | Total Value Mortgage Loans | Total # Loans | Total Value (White) | # Loans (White) | Avg. Value (White) | Total Value (Minority) | # Loans (Minority) | Avg. Value (Minority) | Avg. Diff. Wh/Min |
|----------------------------|----------------------------|---------------|---------------------|-----------------|--------------------|------------------------|--------------------|-----------------------|-------------------|
| Old Kent Bank and Trust | \$ 32,505 | 455 | \$ 28,710 | 405 | \$ 71 | \$ 3,490 | 45 | \$ 78 | \$ (7) |
| Green Tree Financial Corp. | \$ 28,510 | 461 | \$ 21,941 | 361 | \$ 61 | \$ 5,977 | 90 | \$ 66 | \$ (6) |
| Lansing Automakers C.U. | \$ 46,596 | 826 | \$ 34,907 | 629 | \$ 55 | \$ 10,983 | 185 | \$ 59 | \$ (4) |
| Michigan National Bank | \$ 32,770 | 673 | \$ 23,685 | 494 | \$ 48 | \$ 7,320 | 143 | \$ 51 | \$ (3) |
| The Mortgage Lenders Inc. | \$ 10,767 | 474 | \$ 7,636 | 351 | \$ 22 | \$ 2,892 | 117 | \$ 25 | \$ (3) |
| Comerica Mortgage Co. | \$ 40,651 | 733 | \$ 32,352 | 582 | \$ 56 | \$ 4,478 | 78 | \$ 57 | \$ (2) |
| Source One Mortgage | \$ 32,240 | 538 | \$ 26,913 | 449 | \$ 60 | \$ 4,256 | 69 | \$ 62 | \$ (2) |
| State Employees C.U. | \$ 86,886 | 1,357 | \$ 77,080 | 1,200 | \$ 64 | \$ 7,492 | 115 | \$ 65 | \$ (1) |
| Comerica Bank Detroit | \$ 36,388 | 637 | \$ 31,832 | 556 | \$ 57 | \$ 4,080 | 73 | \$ 56 | \$ 1 |
| Community First Bank | \$ 36,954 | 665 | \$ 31,791 | 569 | \$ 56 | \$ 5,078 | 95 | \$ 53 | \$ 2 |
| GMAC Mortgage Corp. | \$ 23,095 | 565 | \$ 19,881 | 476 | \$ 42 | \$ 2,979 | 78 | \$ 38 | \$ 4 |
| DMR Financial C.U. | \$ 4,897 | 422 | \$ 4,073 | 329 | \$ 12 | \$ 674 | 78 | \$ 9 | \$ 4 |
| Waterfield Financial Corp. | \$ 8,652 | 453 | \$ 7,276 | 379 | \$ 19 | \$ 993 | 66 | \$ 15 | \$ 4 |
| Republic Bank | \$ 16,864 | 603 | \$ 13,195 | 441 | \$ 30 | \$ 2,910 | 115 | \$ 25 | \$ 5 |
| Old Kent Mortgage Co. | \$ 12,890 | 816 | \$ 10,063 | 578 | \$ 17 | \$ 2,692 | 219 | \$ 12 | \$ 5 |
| NBD Mortgage Co. | \$ 38,899 | 607 | \$ 33,949 | 523 | \$ 65 | \$ 4,132 | 70 | \$ 59 | \$ 6 |
| City Bank | \$ 15,782 | 349 | \$ 14,093 | 306 | \$ 46 | \$ 1,686 | 42 | \$ 40 | \$ 6 |
| Marathon Mortgage Corp. | \$ 24,603 | 440 | \$ 21,215 | 373 | \$ 57 | \$ 3,038 | 62 | \$ 49 | \$ 8 |
| First of America Bank | \$ 23,966 | 504 | \$ 22,009 | 448 | \$ 49 | \$ 1,026 | 36 | \$ 29 | \$ 21 |
| MSU Federal Inc. | \$ 13,278 | 477 | \$ 9,581 | 255 | \$ 38 | \$ 493 | 34 | \$ 15 | \$ 23 |
| TOTALS | \$ 567,193 | 12,055 | \$ 472,182 | 9,704 | \$ 49 | \$ 95,011 | 2,351 | \$ 40 | \$ 8 |

**MORTGAGE APPLICATIONS WITHDRAWN - BY ETHNIC GROUP
(THOUSANDS OF LOANS)**

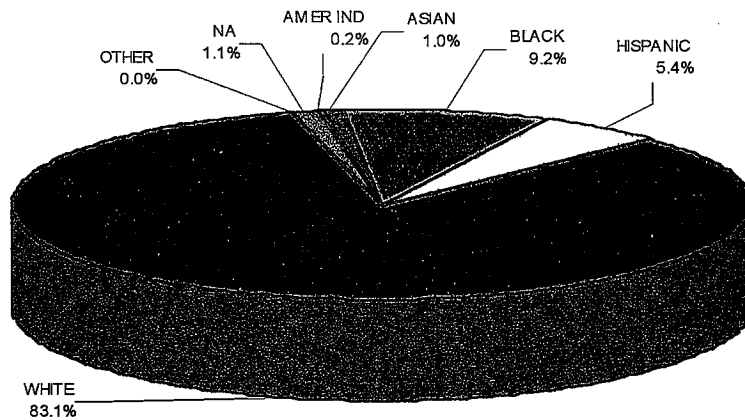
| Banking Institution | Total Loan Applications Withdrawn | # White Loan Applications Withdrawn | % White | # Minority Loan Applications Withdrawn | % Minority | Ratio White /Minority |
|------------------------------------------------------------------------|-----------------------------------|-------------------------------------|--------------|----------------------------------------|--------------|-----------------------|
| Lansing Automakers C.U. | 215 | 121 | 56.3% | 90 | 41.9% | 1.3 :1 |
| State Employees C.U. | 92 | 41 | 44.6% | 27 | 29.3% | 1.5 :1 |
| NBD Mortgage Co. | 73 | 47 | 64.4% | 26 | 35.6% | 1.8 :1 |
| GMAC Mortgage Corp. | 96 | 58 | 60.4% | 29 | 30.2% | 2.0 :1 |
| DMR Financial C.U. | 138 | 91 | 65.9% | 45 | 32.6% | 2.0 :1 |
| Comerica Mortgage Co. | 83 | 54 | 65.1% | 25 | 30.1% | 2.2 :1 |
| Michigan National Bank | 217 | 121 | 55.8% | 56 | 25.8% | 2.2 :1 |
| Marathon Mortgage Corp. | 82 | 48 | 58.5% | 22 | 26.8% | 2.2 :1 |
| Old Kent Mortgage Co. | 74 | 51 | 68.9% | 23 | 31.1% | 2.2 :1 |
| Comerica Bank Detroit | 371 | 237 | 63.9% | 91 | 24.5% | 2.6 :1 |
| Community First Bank | 105 | 78 | 74.3% | 29 | 27.6% | 2.7 :1 |
| Republic Bank | 128 | 92 | 71.9% | 33 | 25.8% | 2.8 :1 |
| City Bank | 173 | 128 | 74.0% | 40 | 23.1% | 3.2 :1 |
| First of America Bank | 189 | 128 | 67.7% | 38 | 20.1% | 3.4 :1 |
| Old Kent Bank and Trust | 119 | 66 | 55.5% | 19 | 16.0% | 3.5 :1 |
| Waterfield Financial Corp. | 98 | 78 | 79.6% | 20 | 20.4% | 3.9 :1 |
| Source One Mortgage | 52 | 41 | 78.8% | 8 | 15.4% | 5.1 :1 |
| The Mortgage Lenders Inc. | 76 | 53 | 69.7% | 10 | 13.2% | 5.3 :1 |
| Green Tree Financial Corp. | 507 | 429 | 84.6% | 70 | 13.8% | 6.1 :1 |
| MSU Federal Inc. | 65 | 9 | 13.8% | 1 | 1.5% | 9.0 :1 |
| TOTALS | 2,953 | 1,971 | 66.7% | 702 | 23.8% | 2.8 :1 |
| Percentages and ratios do not include the categories "Other" and "N/A" | | | | | | |

**MORTGAGE LOANS MADE BY GENDER
(THOUSANDS OF LOANS)**

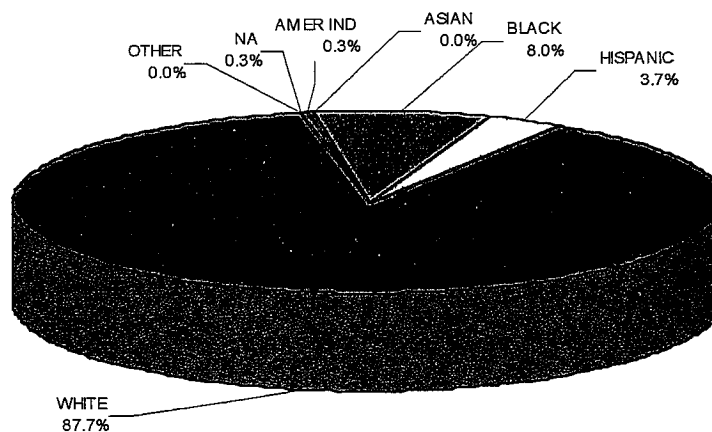
| Banking Institution | Total Loans Made | # Loans to Male Applicants | % Male | # Loans to Female Applicants | % Female | # Loans to Joint or "Other" Applicants | % Joint/Other | Ratio Male/Female |
|----------------------------|------------------|----------------------------|--------|------------------------------|----------|----------------------------------------|---------------|-------------------|
| State Employees C.U. | 816 | 183 | 22.4% | 320 | 39.2% | 313 | 38.4% | 0.6:1 |
| Community First Bank | 1,357 | 158 | 11.6% | 241 | 17.8% | 958 | 70.6% | 0.7:1 |
| The Mortgage Lenders Inc. | 538 | 103 | 19.1% | 154 | 28.6% | 281 | 52.2% | 0.7:1 |
| Republic Bank | 607 | 104 | 17.1% | 149 | 24.5% | 354 | 58.3% | 0.7:1 |
| Green Tree Financial Corp. | 453 | 96 | 21.2% | 130 | 28.7% | 227 | 50.1% | 0.7:1 |
| MSU Federal Inc. | 477 | 62 | 13.0% | 82 | 17.2% | 333 | 69.8% | 0.8:1 |
| NBD Mortgage Co. | 637 | 115 | 18.1% | 151 | 23.7% | 371 | 58.2% | 0.8:1 |
| Comerica Mortgage Co. | 440 | 82 | 18.6% | 104 | 23.6% | 254 | 57.7% | 0.8:1 |
| DMR Financial C.U. | 826 | 177 | 21.4% | 222 | 26.9% | 427 | 51.7% | 0.8:1 |
| Source One Mortgage | 733 | 128 | 17.5% | 160 | 21.8% | 445 | 60.7% | 0.8:1 |
| Old Kent Mortgage Co. | 455 | 80 | 17.6% | 97 | 21.3% | 278 | 61.1% | 0.8:1 |
| First of America Bank | 565 | 112 | 19.8% | 126 | 22.3% | 327 | 57.9% | 0.9:1 |
| Michigan National Bank | 603 | 145 | 24.0% | 158 | 26.2% | 300 | 49.8% | 0.9:1 |
| Old Kent Bank and Trust | 504 | 95 | 18.8% | 101 | 20.0% | 308 | 61.1% | 0.9:1 |
| Marathon Mortgage Corp. | 673 | 171 | 25.4% | 157 | 23.3% | 345 | 51.3% | 1.1:1 |
| City Bank | 349 | 89 | 25.5% | 80 | 22.9% | 180 | 51.6% | 1.1:1 |
| Comerica Bank Detroit | 422 | 106 | 25.1% | 95 | 22.5% | 221 | 52.4% | 1.1:1 |
| GMAC Mortgage Corp. | 461 | 86 | 18.7% | 77 | 16.7% | 298 | 64.6% | 1.1:1 |
| Lansing Automakers C.U. | 474 | 156 | 32.9% | 87 | 18.4% | 231 | 48.7% | 1.8:1 |
| TOTALS | 3,486 | 848 | 24.3% | 755 | 21.7% | 1,883 | 54.0% | 1.1:1 |

BANK NAME: CITY BANK OF ST. JOHNS
NUMBER OF APPLICATIONS: 522
TOTAL DOLLAR VALUE OF APPLICATIONS: 20,413
NUMBER OF LOANS: 349
TOTAL DOLLAR VALUE OF LOANS: 15,782
PERCENT OF LOANS APPROVED: 66.9
AVERAGE DOLLAR VALUE OF LOANS: 45.2
PERCENT OF LOANS TO MALES/FEMALES: 25.5/22.9
PERCENT OF LOANS TO JOINT APPLICANTS: 51.6

DISTRIBUTION OF APPLICATIONS BY ETHNIC ORIGIN

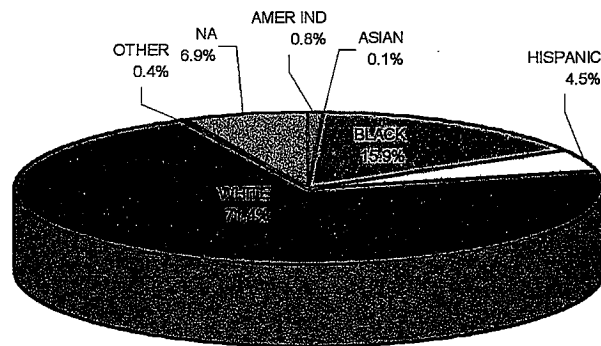


DISTRIBUTION OF LOAN DOLLARS BY ETHNIC ORIGIN

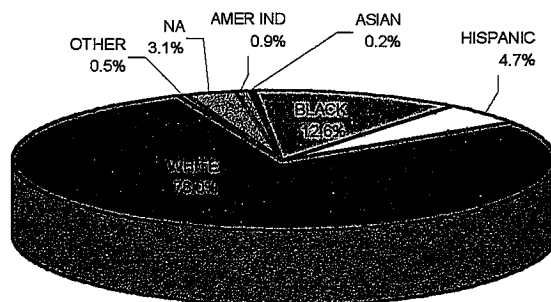


BANK NAME: COMERICA BANK
NUMBER OF APPLICATIONS: 793
TOTAL DOLLAR VALUE OF APPLICATIONS: 8,795
NUMBER OF LOANS: 422
TOTAL DOLLAR VALUE OF LOANS: 4,897
PERCENT OF LOANS APPROVED: 53.2
AVERAGE DOLLAR VALUE OF LOANS: 11.6
PERCENT OF LOANS TO MALES/FEMALES: 25.1/22.5
PERCENT OF JOINT LOANS: 49.3

DISTRIBUTION OF APPLICATIONS BY ETHNIC ORIGIN

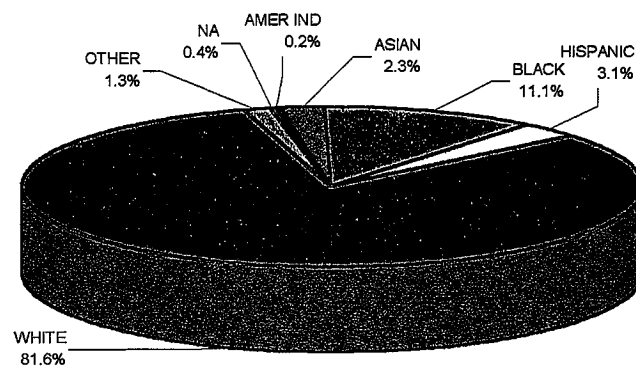


DISTRIBUTION OF LOAN DOLLARS BY ETHNIC ORIGIN

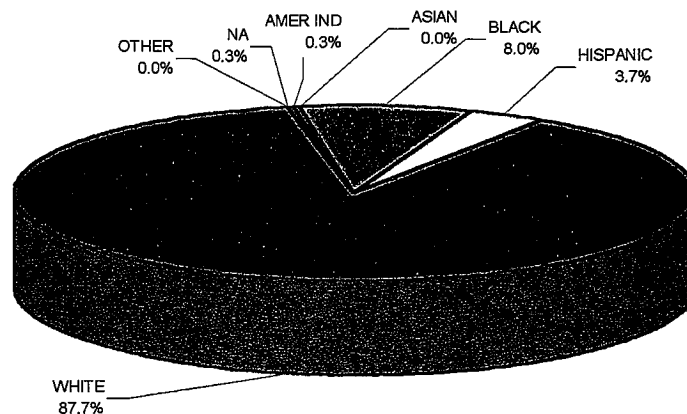


BANK NAME: COMERICA MORTGAGE CO.
NUMBER OF APPLICATIONS: 523
TOTAL DOLLAR VALUE OF APPLICATIONS: 28,552
NUMBER OF LOANS: 440
TOTAL DOLLAR VALUE OF LOANS: 24,603
PERCENT OF LOANS APPROVED: 84.1
AVERAGE DOLLAR VALUE OF LOANS: 55.9
PERCENT OF LOANS TO MALES/FEMALES: 18.6/23.6
PERCENT OF LOANS TO JOINT APPLICANTS: 57.5

**DISTRIBUTION OF APPLICATIONS BY
ETHNIC ORIGIN**

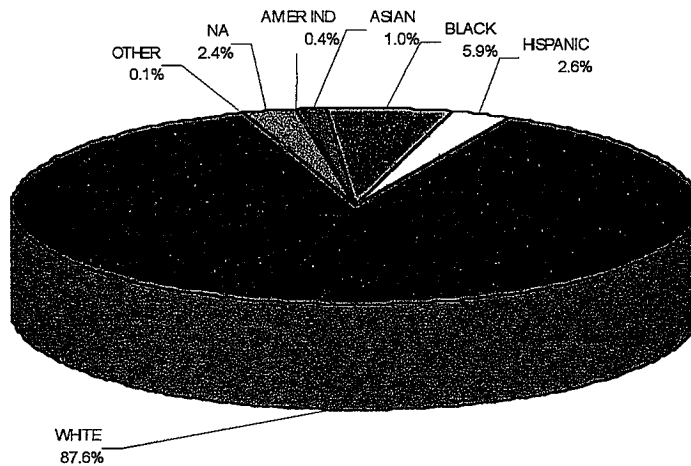


**DISTRIBUTION OF LOAN DOLLARS BY
ETHNIC ORIGIN**

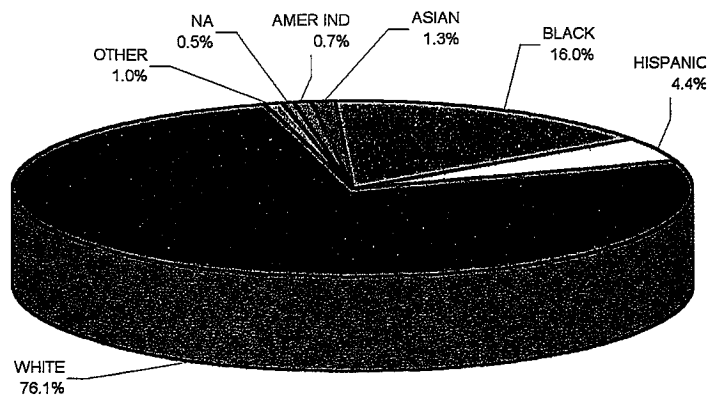


BANK NAME: COMMUNITY FIRST BANK
NUMBER OF APPLICATIONS: 1,462
TOTAL DOLLAR VALUE OF APPLICATIONS: 92,582
NUMBER OF LOANS: 1,357
TOTAL DOLLAR VALUE OF LOANS: 86,886
PERCENT OF LOANS APPROVED: 92.8
AVERAGE DOLLAR VALUE OF LOANS: 64.0
PERCENT OF LOANS TO MALES/FEMALES: 11.6/17.8
PERCENT OF LOANS TO JOINT APPLICANTS: 69.7

DISTRIBUTION OF APPLICATIONS BY ETHNIC ORIGIN

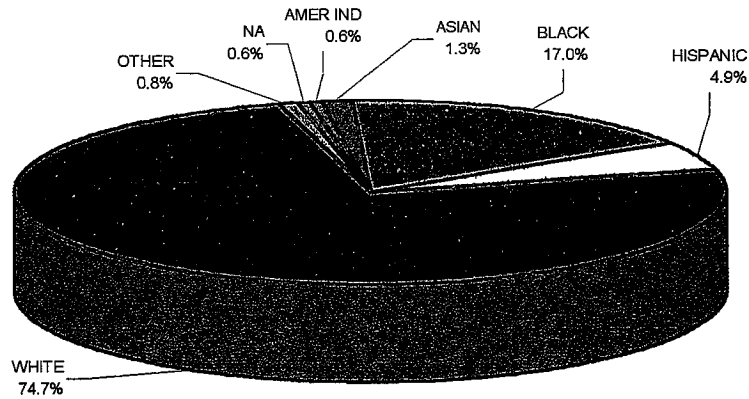


DISTRIBUTION OF LOAN DOLLARS BY ETHNIC ORIGIN

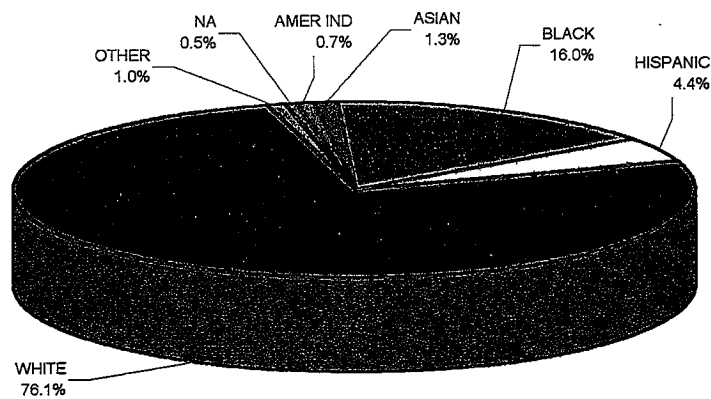


BANK NAME: DMR FINANCIAL C.U.
NUMBER OF APPLICATIONS: 964
TOTAL DOLLAR VALUE OF APPLICATIONS: 53,970
NUMBER OF LOANS: 826
TOTAL DOLLAR VALUE OF LOANS: 46,596
PERCENT OF LOANS APPROVED: 85.7
AVERAGE DOLLAR VALUE OF LOANS: 56.4
PERCENT OF LOANS TO MALES/FEMALES: 32.9/18.4
PERCENT OF LOANS TO JOINT APPLICANTS: 51.6

DISTRIBUTION OF APPLICATIONS BY ETHNIC ORIGIN

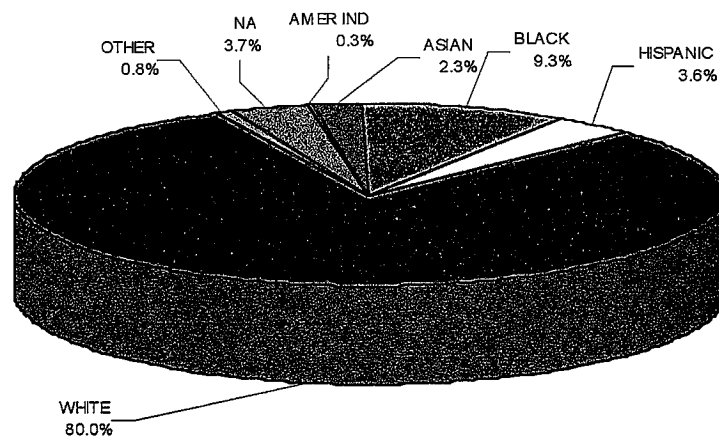


DISTRIBUTION OF LOAN DOLLARS BY ETHNIC ORIGIN

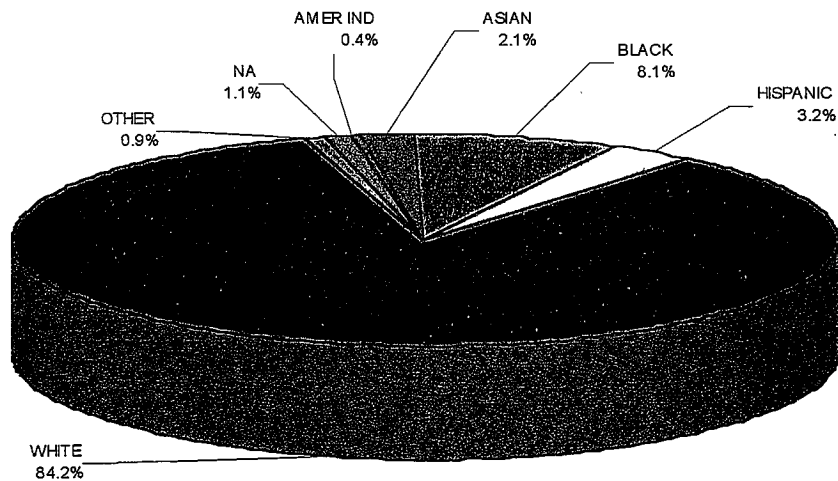


BANK NAME: FIRST OF AMERICA
NUMBER OF APPLICATIONS: 754
TOTAL DOLLAR VALUE OF APPLICATIONS: 26,762
NUMBER OF LOANS: 565
TOTAL DOLLAR VALUE OF LOANS: 23,095
PERCENT OF LOANS APPROVED: 74.9
AVERAGE DOLLAR VALUE OF LOANS: 40.9
PERCENT OF LOANS TO MALES/FEMALES: 19.8/22.3
PERCENT OF LOANS TO JOINT APPLICANTS: 57.0

DISTRIBUTION OF APPLICATIONS BY ETHNIC ORIGIN

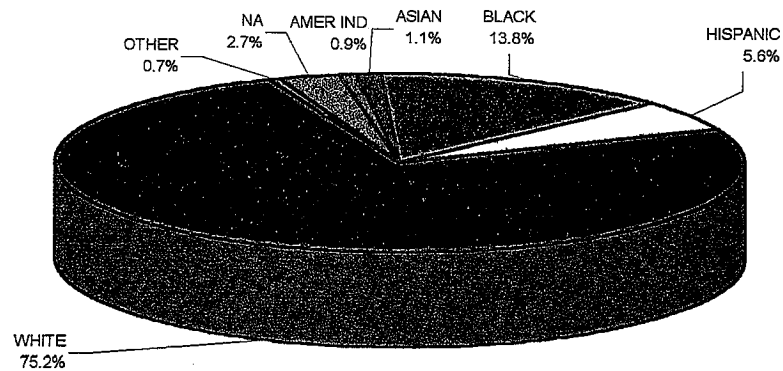


DISTRIBUTION OF LOAN DOLLARS BY ETHNIC ORIGIN

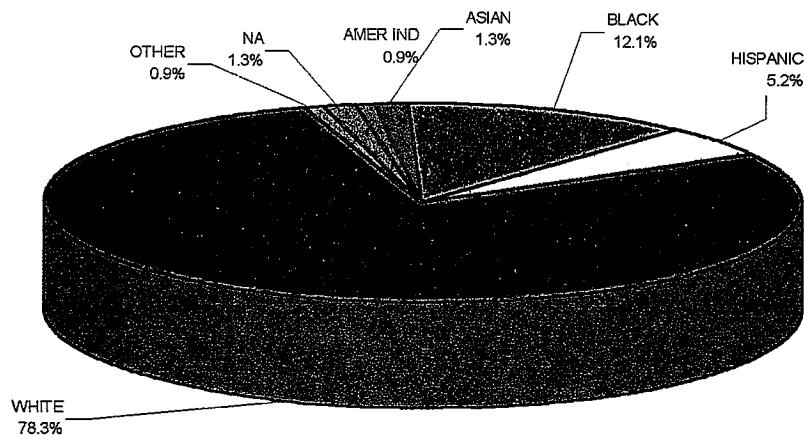


BANK NAME: GMAC MORTGAGE CORP
NUMBER OF APPLICATIONS: 557
TOTAL DOLLAR VALUE OF APPLICATIONS: 33,653
NUMBER OF LOANS: 461
TOTAL DOLLAR VALUE OF LOANS: 28,510
PERCENT OF LOANS APPROVED: 82.8
AVERAGE DOLLAR VALUE OF LOANS: 61.8
PERCENT OF LOANS TO MALES/FEMALES: 18.7/16.7
PERCENT OF LOANS TO JOINT APPLICANTS: 63.6

DISTRIBUTION OF APPLICATIONS BY ETHNIC ORIGIN

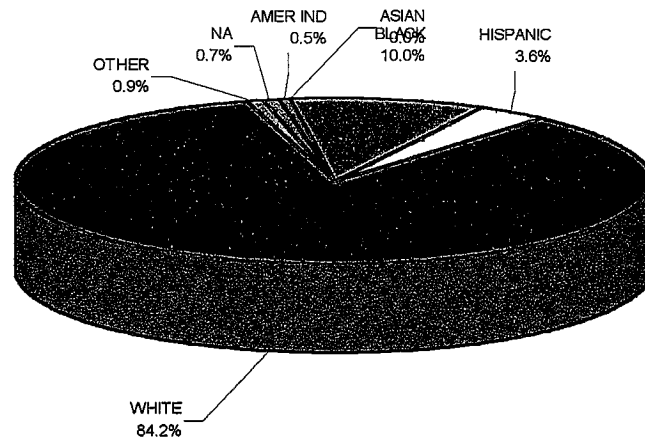


DISTRIBUTION OF LOAN DOLLARS BY ETHNIC ORIGIN

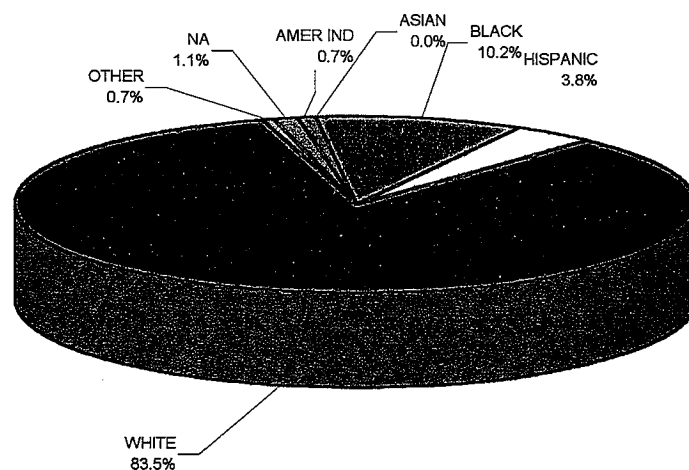


BANK NAME: GREENTREE FINANCIAL CORP
NUMBER OF APPLICATIONS: 960
TOTAL DOLLAR VALUE OF APPLICATIONS: 17,734
NUMBER OF LOANS: 453
TOTAL DOLLAR VALUE OF LOANS: 8,652
PERCENT OF LOANS APPROVED: 47.2
AVERAGE DOLLAR VALUE OF LOANS: 19.1
PERCENT OF LOANS TO MALES/FEMALES: 21.2/28.7
PERCENT OF JOINT LOANS: 50.1

**DISTRIBUTION OF APPLICATIONS BY
ETHNIC ORIGIN**

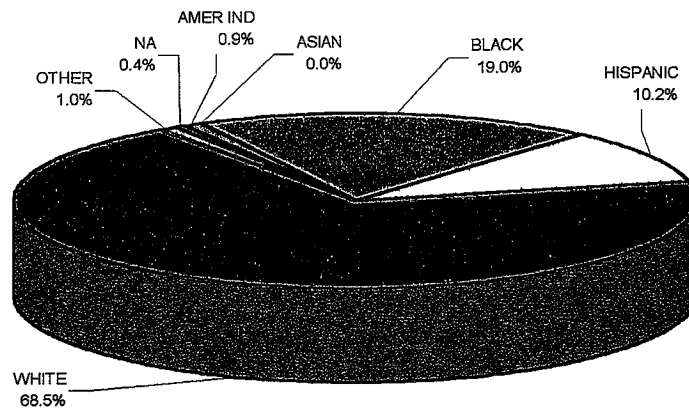


**DISTRIBUTION OF LOAN DOLLARS BY
ETHNIC ORIGIN**

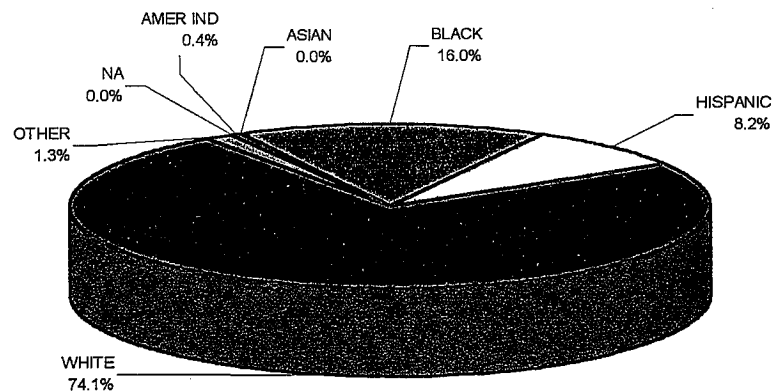


BANK NAME: LANSING AUTOMAKERS C.U.
NUMBER OF APPLICATIONS: 689
TOTAL DOLLAR VALUE OF APPLICATIONS: 15,254
NUMBER OF LOANS: 474
TOTAL DOLLAR VALUE OF LOANS: 10,767
PERCENT OF LOANS APPROVED: 68.8
AVERAGE DOLLAR VALUE OF LOANS: 22.7
PERCENT OF LOANS TO MALES/FEMALES: 32.9/18.4
PERCENT OF LOANS TO JOINT APPLICANTS: 48.7

DISTRIBUTION OF APPLICATIONS BY ETHNIC ORIGIN

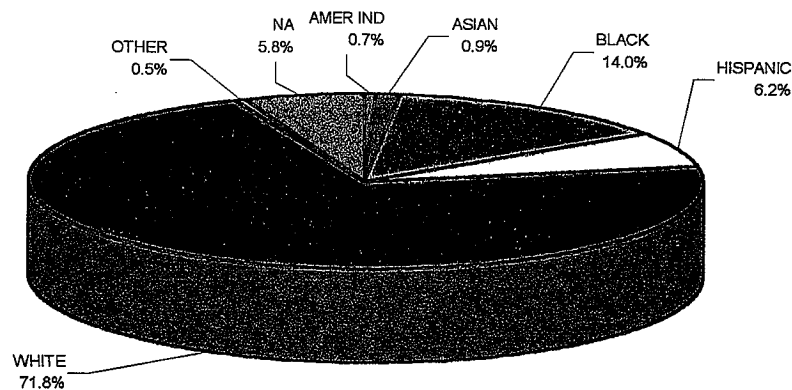


DISTRIBUTION OF LOAN DOLLARS BY ETHNIC ORIGIN

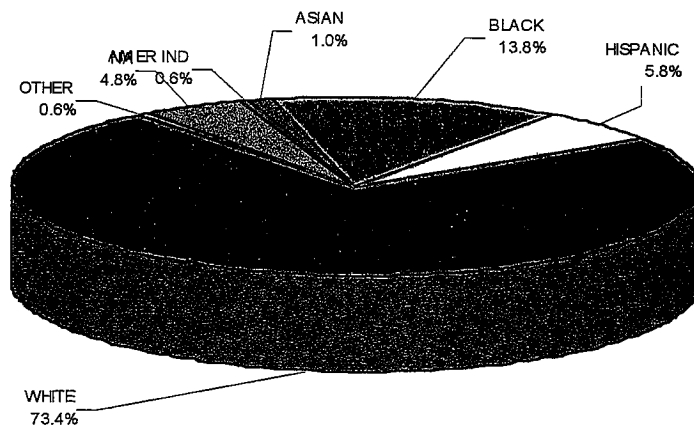


BANK NAME: MARATHON MORTGAGE CO.
NUMBER OF APPLICATIONS: 755
TOTAL DOLLAR VALUE OF APPLICATIONS: 36,411
NUMBER OF LOANS: 673
TOTAL DOLLAR VALUE OF LOANS: 32,770
PERCENT OF LOANS APPROVED: 89.1
AVERAGE DOLLAR VALUE OF LOANS: 48.7
PERCENT OF LOANS TO MALES/FEMALES: 25.4/23.3
PERCENT OF LOANS TO JOINT APPLICANTS: 51.1

DISTRIBUTION OF APPLICATIONS BY ETHNIC ORIGIN

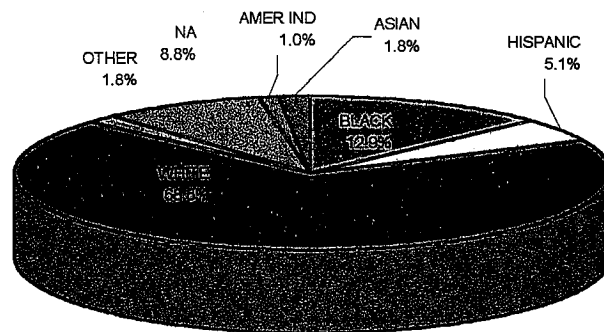


DISTRIBUTION OF LOAN DOLLARS BY ETHNIC ORIGIN

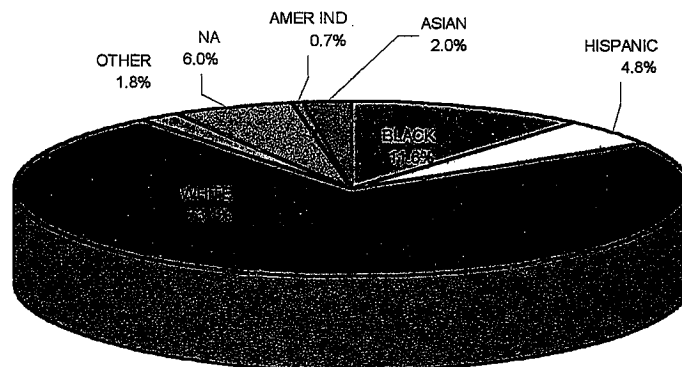


BANK NAME: MICHIGAN NATIONAL BANK
NUMBER OF APPLICATIONS: 820
TOTAL DOLLAR VALUE OF APPLICATIONS: 19,484
NUMBER OF LOANS: 603
TOTAL DOLLAR VALUE OF LOANS: 16,864
PERCENT OF LOANS APPROVED: 73.5
AVERAGE DOLLAR VALUE OF LOANS: 28.0
PERCENT OF LOANS TO MALES/FEMALES: 24.0/26.2
PERCENT OF LOANS TO JOINT APPLICANTS: 44.4

DISTRIBUTION OF APPLICATIONS BY ETHNIC ORIGIN

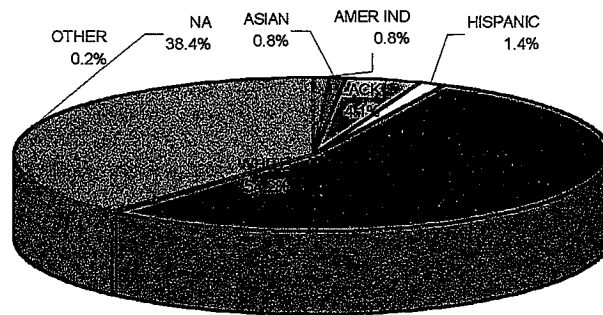


DISTRIBUTION OF LOAN DOLLARS BY ETHNIC ORIGIN

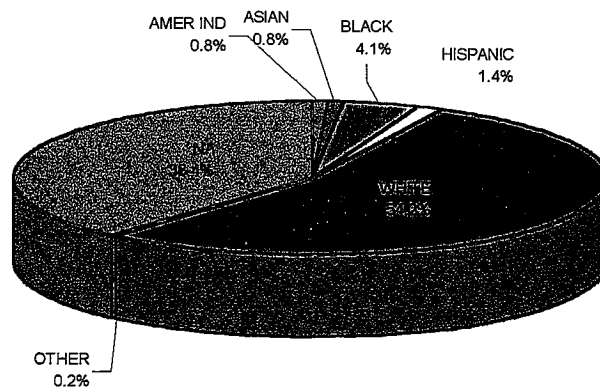


BANK NAME: MSU FEDERAL C.U.
NUMBER OF APPLICATIONS: 542
TOTAL DOLLAR VALUE OF APPLICATIONS: 14,689
NUMBER OF LOANS: 477
TOTAL DOLLAR VALUE OF LOANS: 13,278
PERCENT OF LOANS APPROVED: 88.0
AVERAGE DOLLAR VALUE OF LOANS: 27.8
PERCENT OF LOANS TO MALES/FEMALES: 13.0/17.2
PERCENT OF LOANS TO JOINT APPLICANTS: 43.4

DISTRIBUTION OF APPLICATIONS BY ETHNIC ORIGIN

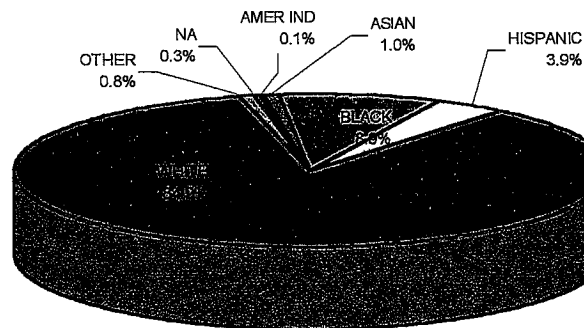


DISTRIBUTION OF LOAN DOLLARS BY ETHNIC ORIGIN

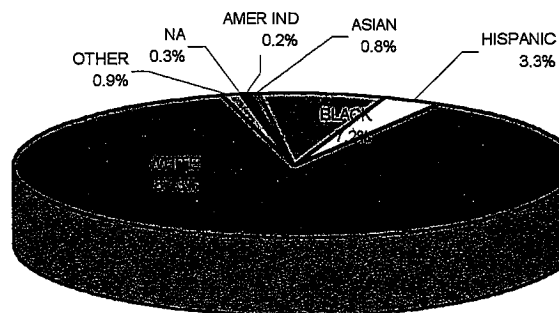


BANK NAME: NBD MORTGAGE CO.
NUMBER OF APPLICATIONS: 710
TOTAL DOLLAR VALUE OF APPLICATIONS: 40,722
NUMBER OF LOANS: 637
TOTAL DOLLAR VALUE OF LOANS: 36,388
PERCENT OF LOANS APPROVED: 89.7
AVERAGE DOLLAR VALUE OF LOANS: 57.1
PERCENT OF LOANS TO MALES/FEMALES: 18.1/23.7
PERCENT OF LOANS TO JOINT APPLICANTS: 57.9

**DISTRIBUTION OF APPLICATIONS BY
ETHNIC ORIGIN**

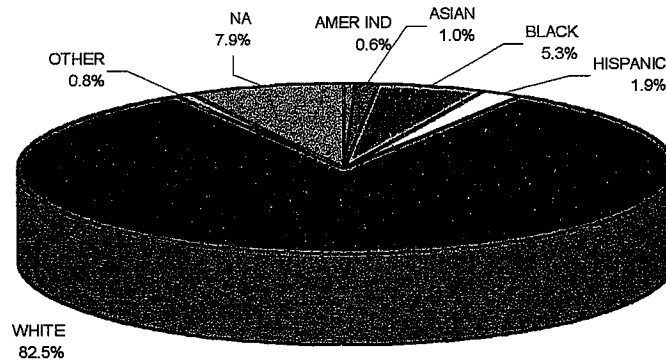


**DISTRIBUTION OF LOAN DOLLARS BY ETHNIC
ORIGIN**

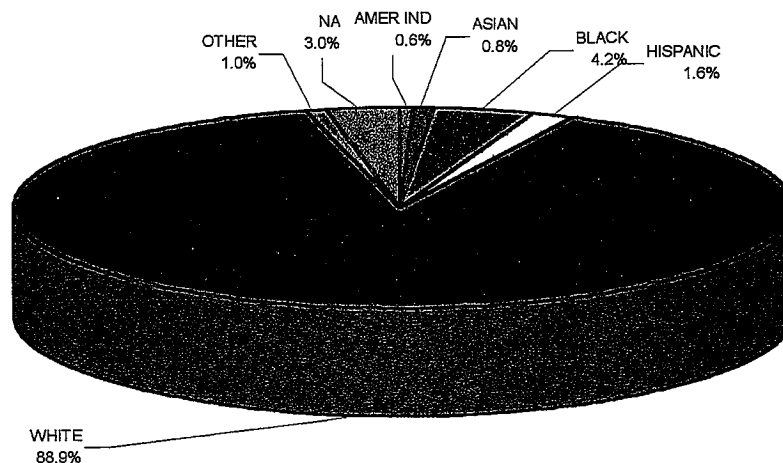


BANK NAME: OLD KENT BANK AND TRUST CO
NUMBER OF APPLICATIONS: 623
TOTAL DOLLAR VALUE OF APPLICATIONS: 26,027
NUMBER OF LOANS: 504
TOTAL DOLLAR VALUE OF LOANS: 23,966
PERCENT OF LOANS APPROVED: 80.9
AVERAGE DOLLAR VALUE OF LOANS: 47.5
PERCENT OF LOANS TO MALES/FEMALES: 18.8/20.0
PERCENT OF LOANS TO JOINT APPLICANTS: 60.7

DISTRIBUTION OF APPLICATIONS BY ETHNIC ORIGIN

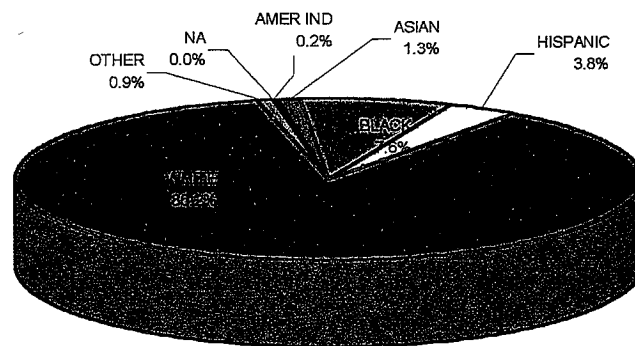


DISTRIBUTION OF LOAN DOLLARS BY ETHNIC ORIGIN

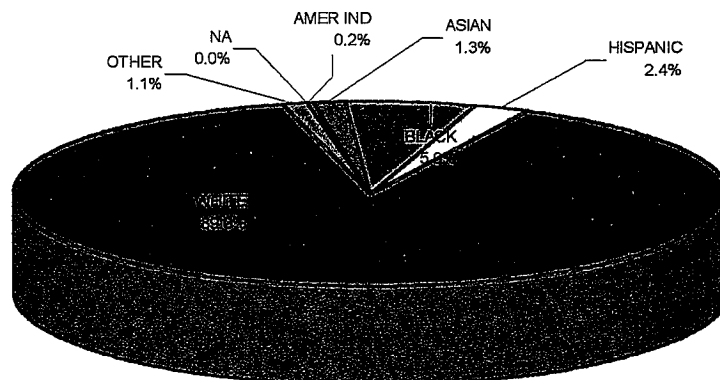


BANK NAME: OLD KENT MORTGAGE C.O.
NUMBER OF APPLICATIONS: 529
TOTAL DOLLAR VALUE OF APPLICATIONS: 37,138
NUMBER OF LOANS: 455
TOTAL DOLLAR VALUE OF LOANS: 32,505
PERCENT OF LOANS APPROVED: 86.8
AVERAGE DOLLAR VALUE OF LOANS: 71.4
PERCENT OF LOANS TO MALES/FEMALES: 17.6/21.3
PERCENT OF LOANS TO JOINT APPLICANTS: 61.1

**DISTRIBUTION OF APPLICATIONS BY
ETHNIC ORIGIN**

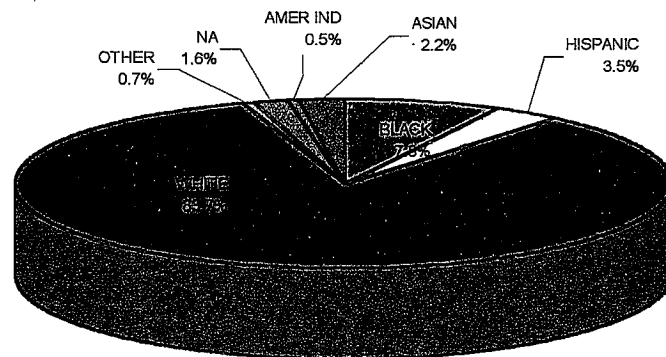


**DISTRIBUTION OF LOAN DOLLARS BY ETHNIC
ORIGIN**

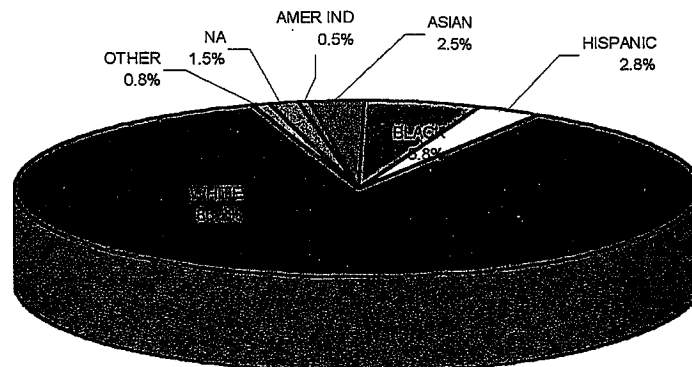


BANK NAME: REPUBLIC BANK
NUMBER OF APPLICATIONS: 735
TOTAL DOLLAR VALUE OF APPLICATIONS: 44,853
NUMBER OF LOANS: 607
TOTAL DOLLAR VALUE OF LOANS: 38,889
PERCENT OF LOANS APPROVED: 82.6
AVERAGE DOLLAR VALUE OF LOANS: 64.1
PERCENT OF LOANS TO MALES/FEMALES: 17.1/24.5
PERCENT OF LOANS TO JOINT APPLICANTS: 56.8

**DISTRIBUTION OF APPLICATIONS BY
ETHNIC ORIGIN**



**DISTRIBUTION OF LOAN DOLLARS BY
ETHNIC ORIGIN**



BANK NAME: SOURCE ONE MORTGAGE

NUMBER OF APPLICATIONS: 785

TOTAL DOLLAR VALUE OF APPLICATIONS: 43,388

NUMBER OF LOANS: 733

TOTAL DOLLAR VALUE OF LOANS: 40,651

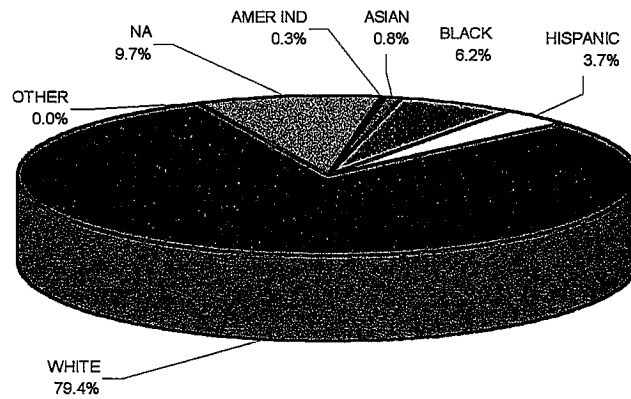
PERCENT OF LOANS APPROVED: 93.4

AVERAGE DOLLAR VALUE OF LOANS: 55.5

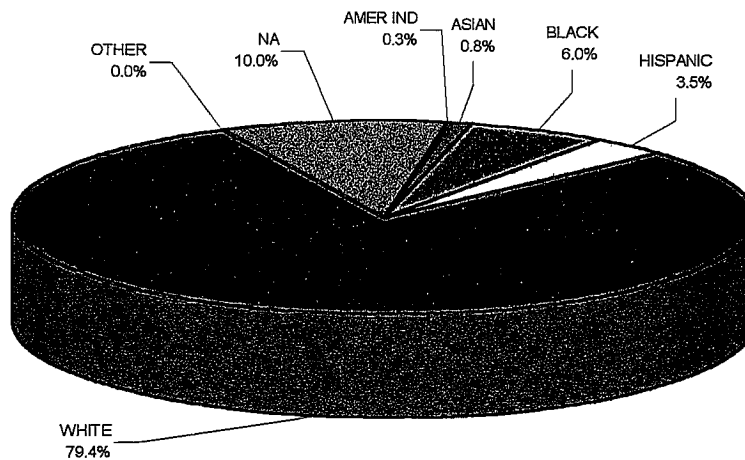
PERCENT OF LOANS TO MALES/FEMALES: 17.5/21.8

PERCENT OF LOANS TO JOINT APPLICANTS: 51.6

DISTRIBUTION OF APPLICATIONS BY ETHNIC ORIGIN

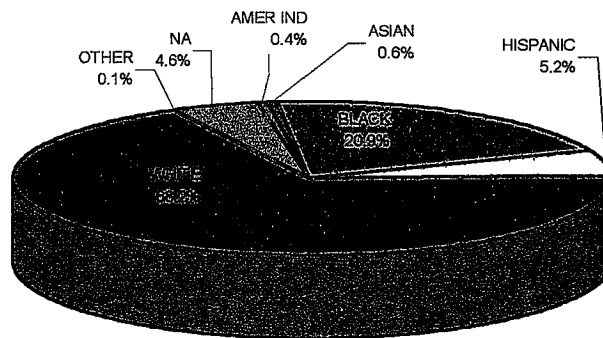


DISTRIBUTION OF LOAN DOLLARS BY ETHNIC ORIGIN

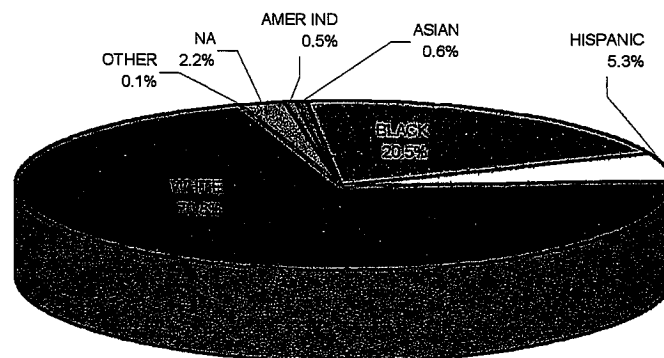


BANK NAME: STATE EMPLOYEES C.U.
NUMBER OF APPLICATIONS: 908
TOTAL DOLLAR VALUE OF APPLICATIONS: 14,380
NUMBER OF LOANS: 816
TOTAL DOLLAR VALUE OF LOANS: 12,890
PERCENT OF LOANS APPROVED: 89.9
AVERAGE DOLLAR VALUE OF LOANS: 15.8
PERCENT OF LOANS TO MALES/FEMALES: 22.4/39.2
PERCENT OF LOANS TO JOINT APPLICANTS: 36.2

**DISTRIBUTION OF APPLICATIONS BY
ETHNIC ORIGIN**

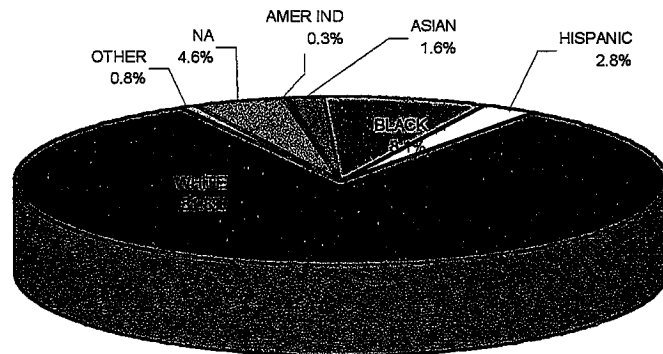


**DISTRIBUTION OF LOAN DOLLARS BY
ETHNIC ORIGIN**

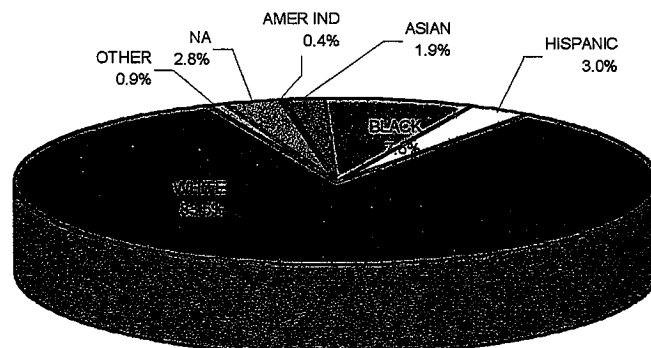


BANK NAME: THE MORTGAGE LENDERS INC.
NUMBER OF APPLICATIONS: 614
TOTAL DOLLAR VALUE OF APPLICATIONS: 36,468
NUMBER OF LOANS: 538
TOTAL DOLLAR VALUE OF LOANS: 32,240
PERCENT OF LOANS APPROVED: 87.6
AVERAGE DOLLAR VALUE OF LOANS: 59.9
PERCENT OF LOANS TO MALES/FEMALES: 19.1/28.6
PERCENT OF LOANS TO JOINT APPLICANTS: 50.6

DISTRIBUTION OF APPLICATIONS BY ETHNIC ORIGIN

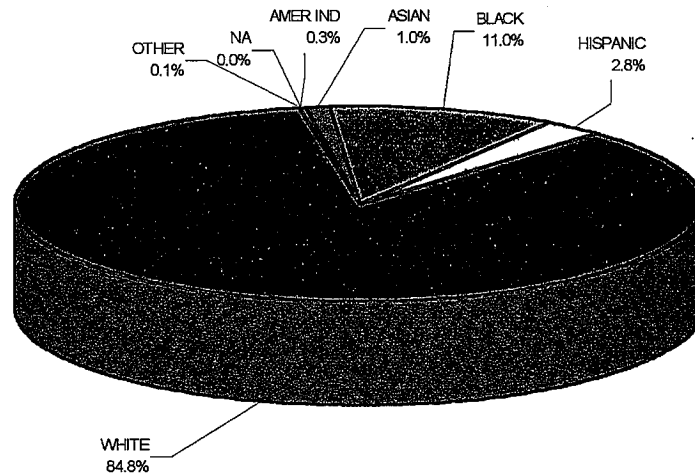


DISTRIBUTION OF LOAN DOLLARS BY ETHNIC ORIGIN

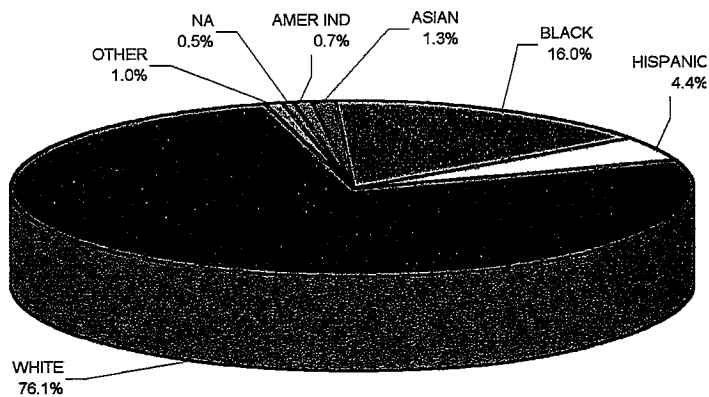


BANK NAME: WATERFIELD FINANCIAL CORP.
NUMBER OF APPLICATIONS: 763
TOTAL DOLLAR VALUE OF APPLICATIONS: 42,058
NUMBER OF LOANS: 665
TOTAL DOLLAR VALUE OF LOANS: 36,954
PERCENT OF LOANS APPROVED: 87.2
AVERAGE DOLLAR VALUE OF LOANS:
PERCENT OF LOANS TO MALES/FEMALES: 17.3/26.9
PERCENT OF LOANS TO JOINT APPLICANTS: 55.8

DISTRIBUTION OF APPLICATIONS BY ETHNIC ORIGIN



DISTRIBUTION OF LOAN DOLLARS BY ETHNIC ORIGIN



**BANK LOANS BY ETHNIC BY SEX
FOR THE YEARS: 1993-1996**

| | WHITE # APPS | WHITE \$ APPS | WHITE # LOANS | WHITE \$ LOANS | OTHER # APPS | OTHER \$ APPS | OTHER # LOANS | OTHER \$ LOANS | NA # APPS | NA \$ APPS | NA # LOANS | NA \$ LOANS |
|---------------------------|-----------------|------------------|------------------|-------------------|-----------------|------------------|------------------|-------------------|--------------|---------------|---------------|----------------|
| CITY BANK | 434 | 17,356 | 306 | 14,093 | 0 | 0 | 0 | 0 | 6 | 38 | 1 | 3 |
| PERCENTS: | 83.1 | 85.0 | 87.7 | 89.3 | 0.0 | 0.0 | 0.0 | 0.0 | 1.1 | 0.2 | 0.3 | 0.0 |
| DMR FINANCIAL C.U. | 720 | 39,696 | 629 | 34,907 | 8 | 485 | 8 | 485 | 6 | 443 | 4 | 221 |
| | 74.7 | 73.6 | 76.2 | 74.9 | 0.8 | 0.9 | 1.0 | 1.0 | 0.6 | 0.8 | 0.5 | 0.5 |
| MARATHON MORTGAGE CORP | 542 | 25,750 | 494 | 23,685 | 4 | 203 | 4 | 203 | 44 | 2,172 | 32 | 1,562 |
| | 71.8 | 70.7 | 73.4 | 72.3 | 0.5 | 0.6 | 0.6 | 0.6 | 5.8 | 6.0 | 4.8 | 4.8 |
| STATE EMPLOYEES C.U. | 619 | 11,039 | 578 | 10,063 | 1 | 1 | 1 | 1 | 42 | 261 | 18 | 134 |
| | 68.2 | 76.8 | 70.8 | 78.1 | 0.1 | 0.0 | 0.1 | 0.0 | 4.6 | 1.8 | 2.2 | 1.0 |
| LANSING AUTOMAKERS C.U. | 472 | 9,829 | 351 | 7,636 | 7 | 274 | 6 | 239 | 3 | 38 | 0 | 0 |
| | 68.5 | 64.4 | 74.1 | 70.9 | 1.0 | 1.8 | 1.3 | 2.2 | 0.4 | 0.2 | 0.0 | 0.0 |
| GMAC MORTGAGE CORP. | 419 | 24,990 | 361 | 21,941 | 4 | 221 | 4 | 221 | 15 | 948 | 6 | 371 |
| | 75.2 | 74.3 | 78.3 | 77.0 | 0.7 | 0.7 | 0.9 | 0.7 | 2.7 | 2.8 | 1.3 | 1.3 |
| GREEN TREE FINANCIAL CORP | 808 | 14,908 | 379 | 7,276 | 9 | 266 | 3 | 157 | 7 | 394 | 5 | 226 |
| | 84.2 | 84.1 | 83.7 | 84.1 | 0.9 | 1.5 | 0.7 | 1.8 | 0.7 | 2.2 | 1.1 | 2.6 |
| WATERFIELD FINANCIAL CORP | 647 | 35,768 | 589 | 31,791 | 1 | 85 | 1 | 85 | 0 | 0 | 0 | 0 |
| | 84.8 | 85.0 | 85.6 | 86.0 | 0.1 | 0.2 | 0.2 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 |
| THE MORTGAGE LENDERS INC | 502 | 29,632 | 449 | 26,913 | 5 | 297 | 5 | 297 | 28 | 1,656 | 15 | 774 |
| | 81.8 | 81.3 | 83.5 | 83.5 | 0.8 | 0.8 | 0.9 | 0.9 | 4.6 | 4.5 | 2.8 | 2.4 |
| MICHIGAN NATIONAL BANK | 562 | 14,787 | 441 | 13,195 | 15 | 161 | 11 | 134 | 72 | 918 | 36 | 625 |
| | 68.5 | 75.9 | 73.1 | 78.2 | 1.8 | 0.8 | 1.8 | 0.8 | 8.8 | 4.7 | 6.0 | 3.7 |
| REPUBLIC BANK | 615 | 38,461 | 523 | 33,949 | 5 | 275 | 5 | 275 | 12 | 578 | 9 | 543 |
| | 83.7 | 85.7 | 86.2 | 87.3 | 0.7 | 0.6 | 0.8 | 0.7 | 1.6 | 1.3 | 1.5 | 1.4 |
| MSU FEDERAL C.U. | 264 | 10,130 | 255 | 9,581 | 1 | 5,000 | 1 | 5 | 187 | 3,199 | 9 | 543 |
| | 48.7 | 69.0 | 53.5 | 72.2 | 0.2 | 34.0 | 0.2 | 0.0 | 34.5 | 21.8 | 1.9 | 4.1 |
| COMERICA BANK DETROIT | 566 | 6,823 | 329 | 4,073 | 3 | 37 | 2 | 10 | 55 | 423 | 13 | 140 |
| | 71.4 | 77.6 | 78.0 | 83.2 | 0.4 | 0.4 | 0.5 | 0.2 | 6.9 | 4.8 | 3.1 | 2.9 |
| FIRST OF AMERICA BANK | 604 | 22,679 | 476 | 19,881 | 6 | 224 | 5 | 209 | 28 | 124 | 6 | 26 |
| | 80.1 | 84.7 | 84.2 | 86.1 | 0.8 | 0.8 | 0.9 | 0.9 | 3.7 | 0.5 | 1.1 | 0.1 |
| OLD KENT BANK AND TRUST C | 514 | 23,108 | 448 | 22,009 | 5 | 127 | 5 | 127 | 49 | 1,438 | 15 | 802 |
| | 82.5 | 88.8 | 88.9 | 91.8 | 0.8 | 0.5 | 1.0 | 0.5 | 7.9 | 5.5 | 3.0 | 3.3 |
| NBD MORTGAGE CO. | 603 | 34,703 | 556 | 31,832 | 6 | 413 | 6 | 413 | 2 | 63 | 2 | 63 |
| | 84.9 | 85.2 | 87.3 | 87.5 | 0.8 | 1.0 | 0.9 | 1.1 | 0.3 | 0.2 | 0.3 | 0.2 |
| COMERICA MORTGAGE CO. | 427 | 23,850 | 373 | 21,215 | 7 | 366 | 4 | 267 | 2 | 144 | 1 | 88 |
| | 81.6 | 83.5 | 84.8 | 86.2 | 1.3 | 1.3 | 0.9 | 1.1 | 0.4 | 0.5 | 0.2 | 0.4 |
| OLD KENT MORTGAGE CO. | 456 | 32,020 | 405 | 28,710 | 5 | 305 | 5 | 305 | 0 | 0 | 0 | 0 |
| | 86.2 | 86.2 | 89.0 | 88.3 | 0.9 | 0.8 | 1.1 | 0.9 | 0.0 | 0.0 | 0.0 | 0.0 |
| SOURCE ONE MORTGAGE | 623 | 34,581 | 582 | 32,352 | 0 | 0 | 0 | 0 | 76 | 3,975 | 73 | 3,821 |
| | 79.4 | 79.7 | 79.4 | 79.6 | 0.0 | 0.0 | 0.0 | 0.0 | 9.7 | 9.2 | 10.0 | 9.4 |
| COMMUNITY FIRST BANK | 1,278 | 81,484 | 1,200 | 77,080 | 2 | 107 | 1 | 54 | 35 | 1,878 | 33 | 1,842 |
| | 87.4 | 88.0 | 88.4 | 88.7 | 0.1 | 0.1 | 0.1 | 0.1 | 2.4 | 2.0 | 2.4 | 2.1 |
| TOTALS | | | | | | | | | | | | |

*thousands of dollars

BANK LOANS BY ETHNIC BY SEX
FOR THE YEARS: 1993-1996

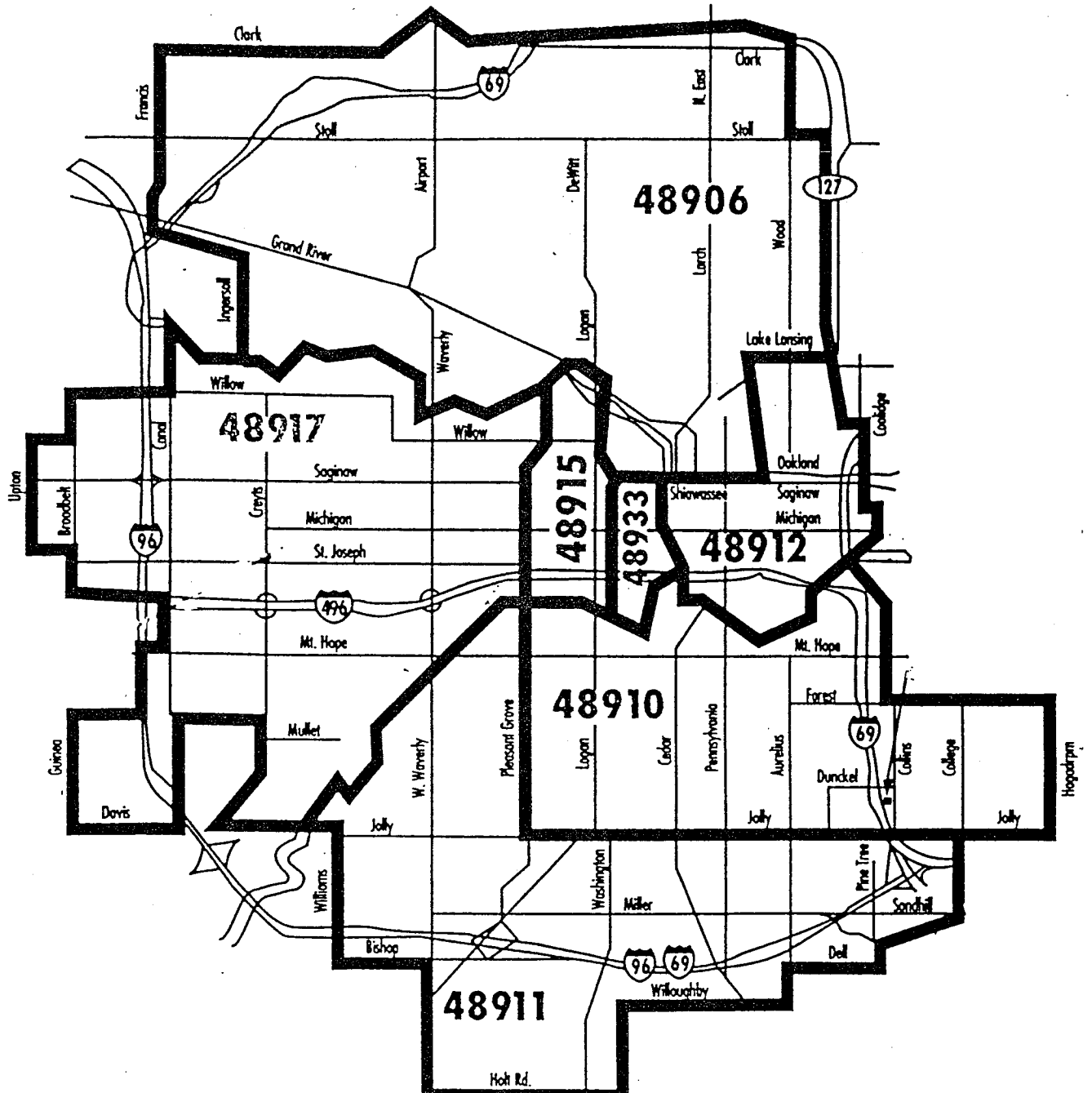
| | AMER INDIAN/AMER INDIAN/IND | | | | ASIAN | | | | BLACK | | | | HISPANIC | | | |
|---------------------------|-----------------------------|---------|---------|----------|--------|---------|---------|----------|--------|---------|---------|----------|----------|---------|---------|----------|
| | # APPS | \$ APPS | # LOANS | \$ LOANS | # APPS | \$ APPS | # LOANS | \$ LOANS | # APPS | \$ APPS | # LOANS | \$ LOANS | # APPS | \$ APPS | # LOANS | \$ LOANS |
| CITY BANK | 1 | 58 | 1 | 58 | 5 | 433 | 0 | 0 | 48 | 1,648 | 28 | 1,019 | 28 | 880 | 13 | 609 |
| PERCENTS: | 0.2 | 0.3 | 0.3 | 0.4 | 1.0 | 2.1 | 0.0 | 0.0 | 9.2 | 8.1 | 8.0 | 6.5 | 5.4 | 4.3 | 3.7 | 3.9 |
| DMR FINANCIAL C.U. | 6 | 283 | 6 | 283 | 13 | 774 | 11 | 669 | 164 | 9,881 | 132 | 8,145 | 47 | 2,408 | 36 | 1,886 |
| | 0.6 | 0.5 | 0.7 | 0.6 | 1.3 | 1.4 | 1.3 | 1.4 | 17.0 | 18.3 | 16.0 | 17.5 | 4.9 | 4.5 | 4.4 | 4.0 |
| MARATHON MORTGAGE CORP | 5 | 230 | 4 | 201 | 7 | 293 | 7 | 293 | 106 | 5,785 | 93 | 5,204 | 47 | 1,978 | 39 | 1,622 |
| | 0.7 | 0.6 | 0.6 | 0.6 | 0.9 | 0.8 | 1.0 | 0.9 | 14.0 | 15.9 | 13.8 | 15.9 | 6.2 | 5.4 | 5.8 | 4.9 |
| STATE EMPLOYEES C.U. | 4 | 56 | 4 | 56 | 5 | 213 | 5 | 213 | 190 | 2,236 | 167 | 1,905 | 47 | 574 | 43 | 518 |
| | 0.4 | 0.4 | 0.5 | 0.4 | 0.6 | 1.5 | 0.6 | 1.7 | 20.9 | 15.5 | 20.5 | 14.8 | 5.2 | 4.0 | 5.3 | 4.0 |
| LANSING AUTOMAKERS C.U. | 6 | 139 | 2 | 62 | 0 | 0 | 0 | 0 | 131 | 3,529 | 76 | 1,957 | 70 | 1,445 | 39 | 873 |
| | 0.9 | 0.9 | 0.4 | 0.6 | 0.0 | 0.0 | 0.0 | 0.0 | 19.0 | 23.1 | 16.0 | 18.2 | 10.2 | 9.5 | 8.2 | 8.1 |
| GMAC MORTGAGE CORP. | 5 | 234 | 4 | 196 | 6 | 512 | 6 | 512 | 77 | 4,992 | 56 | 3,811 | 31 | 1,756 | 24 | 1,458 |
| | 0.9 | 0.7 | 0.9 | 0.7 | 1.1 | 1.5 | 1.3 | 1.8 | 13.8 | 14.8 | 12.1 | 13.4 | 5.6 | 5.2 | 5.2 | 5.1 |
| GREEN TREE FINANCIAL CORP | 5 | 175 | 3 | 99 | 0 | 0 | 0 | 0 | 96 | 1,400 | 46 | 565 | 35 | 591 | 17 | 329 |
| | 0.5 | 1.0 | 0.7 | 1.1 | 0.0 | 0.0 | 0.0 | 0.0 | 10.0 | 7.9 | 10.2 | 6.5 | 3.6 | 3.3 | 3.8 | 3.8 |
| WATERFIELD FINANCIAL CORP | 2 | 103 | 1 | 35 | 8 | 404 | 8 | 404 | 84 | 4,742 | 66 | 3,711 | 21 | 956 | 20 | 928 |
| | 0.3 | 0.2 | 0.2 | 0.1 | 1.0 | 1.0 | 1.2 | 1.1 | 11.0 | 11.3 | 9.9 | 10.0 | 2.8 | 2.3 | 3.0 | 2.5 |
| THE MORTGAGE LENDERS INC | 2 | 118 | 2 | 118 | 10 | 654 | 10 | 654 | 50 | 3,229 | 41 | 2,637 | 17 | 882 | 16 | 847 |
| | 0.3 | 0.3 | 0.4 | 0.4 | 1.6 | 1.8 | 1.9 | 2.0 | 8.1 | 8.9 | 7.6 | 8.2 | 2.8 | 2.4 | 3.0 | 2.6 |
| MICHIGAN NATIONAL BANK | 8 | 131 | 4 | 79 | 15 | 373 | 12 | 359 | 106 | 2,183 | 70 | 1,636 | 42 | 931 | 29 | 836 |
| | 1.0 | 0.7 | 0.7 | 0.5 | 1.8 | 1.9 | 2.0 | 2.1 | 12.9 | 11.2 | 11.6 | 9.7 | 5.1 | 4.8 | 4.8 | 5.0 |
| REPUBLIC BANK | 4 | 201 | 3 | 182 | 16 | 1,002 | 15 | 938 | 57 | 3,179 | 35 | 2,216 | 26 | 1,157 | 17 | 796 |
| | 0.5 | 0.4 | 0.5 | 0.5 | 2.2 | 2.2 | 2.5 | 2.4 | 7.8 | 7.1 | 5.8 | 5.7 | 3.5 | 2.6 | 2.8 | 2.0 |
| MSU FEDERAL C.U. | 4 | 13 | 4 | 13 | 4 | 179 | 4 | 179 | 20 | 387 | 19 | 275 | 7 | 26 | 7 | 26 |
| | 0.7 | 0.1 | 0.8 | 0.1 | 0.7 | 1.2 | 0.8 | 1.3 | 3.7 | 2.6 | 4.0 | 2.1 | 1.3 | 0.2 | 1.5 | 0.2 |
| COMERICA BANK DETROIT | 6 | 55 | 4 | 18 | 1 | 3 | 1 | 3 | 126 | 1,178 | 53 | 501 | 36 | 276 | 20 | 152 |
| | 0.8 | 0.6 | 0.9 | 0.4 | 0.1 | 0.0 | 0.2 | 0.1 | 15.9 | 13.4 | 12.6 | 10.2 | 4.5 | 3.1 | 4.7 | 3.1 |
| FIRST OF AMERICA BANK | 2 | 42 | 2 | 42 | 17 | 1,280 | 12 | 996 | 70 | 1,780 | 46 | 1,412 | 27 | 633 | 18 | 529 |
| | 0.3 | 0.2 | 0.4 | 0.2 | 2.3 | 4.8 | 2.1 | 4.3 | 9.3 | 6.7 | 8.1 | 6.1 | 3.6 | 2.4 | 3.2 | 2.3 |
| OLD KENT BANK AND TRUST C | 4 | 32 | 3 | 22 | 6 | 286 | 4 | 213 | 33 | 779 | 21 | 615 | 12 | 257 | 8 | 176 |
| | 0.6 | 0.1 | 0.6 | 0.1 | 1.0 | 1.1 | 0.8 | 0.9 | 5.3 | 3.0 | 4.2 | 2.6 | 1.9 | 1.0 | 1.6 | 0.7 |
| NBD MORTGAGE CO. | 1 | 93 | 1 | 93 | 7 | 336 | 5 | 202 | 63 | 3,893 | 46 | 2,917 | 28 | 1,221 | 21 | 868 |
| | 0.1 | 0.2 | 0.2 | 0.3 | 1.0 | 0.8 | 0.8 | 0.6 | 8.9 | 9.6 | 7.2 | 8.0 | 3.9 | 3.0 | 3.3 | 2.4 |
| COMERICA MORTGAGE CO. | 1 | 58 | 1 | 58 | 12 | 540 | 10 | 484 | 58 | 2,912 | 40 | 2,058 | 16 | 682 | 11 | 438 |
| | 0.2 | 0.2 | 0.2 | 0.2 | 2.3 | 1.9 | 2.3 | 2.0 | 11.1 | 10.2 | 9.1 | 8.4 | 3.1 | 2.4 | 2.5 | 1.8 |
| OLD KENT MORTGAGE CO. | 1 | 74 | 1 | 74 | 7 | 690 | 6 | 553 | 40 | 2,935 | 27 | 2,201 | 20 | 1,114 | 11 | 662 |
| | 0.2 | 0.2 | 0.2 | 0.2 | 1.3 | 1.9 | 1.3 | 1.7 | 7.6 | 7.9 | 5.9 | 6.8 | 3.8 | 3.0 | 2.4 | 2.0 |
| SOURCE ONE MORTGAGE | 2 | 98 | 2 | 98 | 6 | 290 | 6 | 290 | 49 | 3,017 | 44 | 2,789 | 29 | 1,427 | 26 | 1,301 |
| | 0.3 | 0.2 | 0.3 | 0.2 | 0.8 | 0.7 | 0.8 | 0.7 | 6.2 | 7.0 | 6.0 | 6.9 | 3.7 | 3.3 | 3.5 | 3.2 |
| COMMUNITY FIRST BANK | 6 | 184 | 5 | 163 | 14 | 971 | 6 | 553 | 86 | 5,726 | 71 | 4,849 | 38 | 2,095 | 33 | 1,927 |
| | 0.4 | 0.2 | 0.4 | 0.2 | 1.0 | 1.0 | 0.4 | 0.6 | 5.9 | 6.2 | 5.2 | 5.6 | 2.6 | 2.3 | 2.4 | 2.2 |
| TOTALS | | | | | | | | | | | | | | | | |

*thousands of dollars

**BANK LOANS BY ETHNIC BY SEX
FOR THE YEARS: 1993-1996**

| | TOT APPS | TOT APPS \$ | N LOANS | TOT LOANS | * AVG TOT LOANS | PERCENT APPROVED | # MALE LOANS | # FEMALE LOANS | # JOINT LOANS | # OTHER LOANS | BANK ID NUMBER |
|---------------------------|----------|-------------|---------|-----------|--------------------|---------------------|-----------------|-------------------|------------------|------------------|----------------|
| CITY BANK | 522 | 20,413 | 349 | 15,782 | 45.2 | 66.9 | 00.00 | 00.00 | 00.00 | 00.00 | 0000005047 |
| PERCENTS: | | | | | | | 25.5 | 22.9 | 51.6 | 0.0 | |
| DMR FINANCIAL C.U. | 964 | 53,970 | 826 | 46,596 | 56.4 | 85.7 | 00.00 | 00.00 | 00.00 | 00.00 | 2179409992 |
| | | | | | | | 21.4 | 26.9 | 51.6 | 0.1 | |
| MARATHON MORTGAGE CORP | 755 | 36,411 | 673 | 32,770 | 48.7 | 89.1 | 00.00 | 00.00 | 00.00 | 00.00 | 2180409990 |
| | | | | | | | 25.4 | 23.3 | 51.1 | 0.1 | |
| STATE EMPLOYEES C.U. | 908 | 14,380 | 816 | 12,890 | 15.8 | 89.9 | 00.00 | 00.00 | 00.00 | 00.00 | 0000060249 |
| | | | | | | | 22.4 | 39.2 | 36.2 | 2.2 | |
| LANSING AUTOMAKERS C.U. | 689 | 15,254 | 474 | 10,767 | 22.7 | 68.8 | 00.00 | 00.00 | 00.00 | 00.00 | 0000001033 |
| | | | | | | | 32.9 | 18.4 | 48.7 | 0.0 | |
| GMAC MORTGAGE CORP. | 557 | 33,653 | 461 | 28,510 | 61.8 | 82.8 | 00.00 | 00.00 | 00.00 | 00.00 | 4216200005 |
| | | | | | | | 18.7 | 16.7 | 63.6 | 1.1 | |
| GREEN TREE FINANCIAL CORP | 960 | 17,734 | 453 | 8,652 | 18.1 | 47.2 | 96.0 | 130 | 227 | 0.0 | 2294709990 |
| | | | | | | | 21.2 | 28.7 | 50.1 | 0.0 | |
| WATERFIELD FINANCIAL CORP | 763 | 42,058 | 665 | 36,954 | 55.6 | 87.2 | 00.00 | 00.00 | 00.00 | 00.00 | 0351599966 |
| | | | | | | | 17.3 | 26.9 | 55.8 | 0.0 | |
| THE MORTGAGE LENDERS INC | 614 | 36,468 | 538 | 32,240 | 59.9 | 87.6 | 00.00 | 00.00 | 00.00 | 00.00 | 7413500008 |
| | | | | | | | 19.1 | 28.6 | 50.6 | 1.7 | |
| MICHIGAN NATIONAL BANK | 820 | 19,484 | 603 | 16,864 | 28.0 | 73.5 | 00.00 | 00.00 | 00.00 | 00.00 | 0000016660 |
| | | | | | | | 24.0 | 26.2 | 44.4 | 5.3 | |
| REPUBLIC BANK | 735 | 44,853 | 607 | 38,899 | 64.1 | 82.6 | 00.00 | 00.00 | 00.00 | 00.00 | 0000020001 |
| | | | | | | | 17.1 | 24.5 | 56.8 | 1.5 | |
| MSU FEDERAL C.U. | 542 | 14,689 | 477 | 13,278 | 27.8 | 88.0 | 00.00 | 00.00 | 00.00 | 00.00 | 0000023279 |
| | | | | | | | 13.0 | 17.2 | 43.4 | 26.4 | |
| COMERICA BANK DETROIT | 793 | 8,795 | 422 | 4,897 | 11.6 | 53.2 | 00.00 | 00.00 | 00.00 | 00.00 | 0000060143 |
| | | | | | | | 25.1 | 22.5 | 49.3 | 3.1 | |
| FIRST OF AMERICA BANK | 754 | 26,762 | 565 | 23,095 | 40.9 | 74.9 | 00.00 | 00.00 | 00.00 | 00.00 | 0000453549 |
| | | | | | | | 19.8 | 22.3 | 57.0 | 0.9 | |
| OLD KENT BANK AND TRUST C | 623 | 26,027 | 504 | 23,966 | 47.5 | 80.9 | 00.00 | 00.00 | 00.00 | 00.00 | 0000913940 |
| | | | | | | | 18.8 | 20.0 | 60.7 | 0.4 | |
| NBD MORTGAGE CO. | 710 | 40,722 | 637 | 36,388 | 57.1 | 89.7 | 00.00 | 00.00 | 00.00 | 00.00 | 0001089141 |
| | | | | | | | 18.1 | 23.7 | 57.9 | 0.3 | |
| COMERICA MORTGAGE CO. | 523 | 28,552 | 440 | 24,603 | 55.9 | 84.1 | 00.00 | 00.00 | 00.00 | 00.00 | 0001089534 |
| | | | | | | | 18.6 | 23.6 | 57.5 | 0.2 | |
| OLD KENT MORTGAGE CO. | 529 | 37,138 | 455 | 32,505 | 71.4 | 86.0 | 00.00 | 00.00 | 00.00 | 00.00 | 0002026871 |
| | | | | | | | 17.6 | 21.3 | 61.1 | 0.0 | |
| SOURCE ONE MORTGAGE | 785 | 43,388 | 733 | 40,651 | 55.5 | 93.4 | 00.00 | 00.00 | 00.00 | 00.00 | 2145109997 |
| | | | | | | | 17.5 | 21.8 | 51.6 | 9.1 | |
| COMMUNITY FIRST BANK | 1,462 | 92,582 | 1,357 | 86,886 | 64.0 | 92.8 | 00.00 | 00.00 | 00.00 | 00.00 | 0000000212 |
| | | | | | | | 11.6 | 17.8 | 69.7 | 0.9 | |
| TOTALS | 15,008 | 653,333 | 12,055 | 567,193 | 47.05 | 80.3 | | | | | |

*thousands of dollars



1990 US Census Data
Database: C90STF3B
Summary Level: ZIP Code

ZIP Code 48906: ZIP=48906

AGGREGATE HOUSEHOLD INCOME IN 1989

Universe: Households

| | |
|--------------------------|-----------|
| Less than \$150,000..... | 324125798 |
| \$150,000 or more..... | 6957854 |

RACE OF HOUSEHOLDER BY HOUSEHOLD INCOME IN 1989

Universe: Households

White:

| | |
|---------------------------|------|
| Less than \$5,000..... | 452 |
| \$5,000 to \$9,999..... | 899 |
| \$10,000 to \$14,999..... | 868 |
| \$15,000 to \$24,999..... | 1783 |
| \$25,000 to \$34,999..... | 1563 |
| \$35,000 to \$49,999..... | 1666 |
| \$50,000 to \$74,999..... | 1139 |
| \$75,000 to \$99,999..... | 399 |
| \$100,000 or more..... | 162 |

Black:

| | |
|---------------------------|-----|
| Less than \$5,000..... | 259 |
| \$5,000 to \$9,999..... | 267 |
| \$10,000 to \$14,999..... | 72 |
| \$15,000 to \$24,999..... | 69 |
| \$25,000 to \$34,999..... | 63 |
| \$35,000 to \$49,999..... | 138 |
| \$50,000 to \$74,999..... | 104 |
| \$75,000 to \$99,999..... | 8 |
| \$100,000 or more..... | 12 |

American Indian, Eskimo, or Aleut:

| | |
|---------------------------|----|
| Less than \$5,000..... | 14 |
| \$5,000 to \$9,999..... | 3 |
| \$10,000 to \$14,999..... | 37 |
| \$15,000 to \$24,999..... | 20 |
| \$25,000 to \$34,999..... | 35 |
| \$35,000 to \$49,999..... | 6 |
| \$50,000 to \$74,999..... | 30 |
| \$75,000 to \$99,999..... | 0 |
| \$100,000 or more..... | 0 |

Asian or Pacific Islander:

| | |
|---------------------------|----|
| Less than \$5,000..... | 22 |
| \$5,000 to \$9,999..... | 12 |
| \$10,000 to \$14,999..... | 31 |
| \$15,000 to \$24,999..... | 10 |
| \$25,000 to \$34,999..... | 7 |
| \$35,000 to \$49,999..... | 16 |
| \$50,000 to \$74,999..... | 9 |
| \$75,000 to \$99,999..... | 0 |
| \$100,000 or more..... | 0 |

Other race:

| | |
|---------------------------|----|
| Less than \$5,000..... | 73 |
| \$5,000 to \$9,999..... | 45 |
| \$10,000 to \$14,999..... | 58 |
| \$15,000 to \$24,999..... | 94 |
| \$25,000 to \$34,999..... | 85 |
| \$35,000 to \$49,999..... | 99 |

| | |
|-----------------------------------------------------------------|-----------|
| \$35,000 to \$49,999..... | 99 |
| \$50,000 to \$74,999..... | 35 |
| \$75,000 to \$99,999..... | 5 |
| \$100,000 or more..... | 0 |
| HOUSEHOLD INCOME IN 1989 | |
| <i>Universe: Households with householder of Hispanic origin</i> | |
| Less than \$5,000..... | 101 |
| \$5,000 to \$9,999..... | 114 |
| \$10,000 to \$14,999..... | 106 |
| \$15,000 to \$24,999..... | 117 |
| \$25,000 to \$34,999..... | 133 |
| \$35,000 to \$49,999..... | 146 |
| \$50,000 to \$74,999..... | 61 |
| \$75,000 to \$99,999..... | 10 |
| \$100,000 or more..... | 0 |
| AGGREGATE FAMILY INCOME IN 1989 BY FAMILY INCOME IN 1989 | |
| <i>Universe: Families</i> | |
| Total: | |
| Less than \$150,000..... | 240793406 |
| \$150,000 or more..... | 6826940 |

Ingham County (pt.): ZIP=48910

AGGREGATE HOUSEHOLD INCOME IN 1989

| | |
|-----------------------------|-----------|
| <i>Universe: Households</i> | |
| Less than \$150,000..... | 484271484 |
| \$150,000 or more..... | 1440960 |

RACE OF HOUSEHOLDER BY HOUSEHOLD INCOME IN 1989

Universe: Households

White:

| | |
|---------------------------|------|
| Less than \$5,000..... | 676 |
| \$5,000 to \$9,999..... | 1049 |
| \$10,000 to \$14,999..... | 1238 |
| \$15,000 to \$24,999..... | 2855 |
| \$25,000 to \$34,999..... | 2891 |
| \$35,000 to \$49,999..... | 3106 |
| \$50,000 to \$74,999..... | 1591 |
| \$75,000 to \$99,999..... | 323 |
| \$100,000 or more..... | 130 |

Black:

| | |
|---------------------------|-----|
| Less than \$5,000..... | 212 |
| \$5,000 to \$9,999..... | 183 |
| \$10,000 to \$14,999..... | 67 |
| \$15,000 to \$24,999..... | 247 |
| \$25,000 to \$34,999..... | 173 |
| \$35,000 to \$49,999..... | 265 |
| \$50,000 to \$74,999..... | 178 |
| \$75,000 to \$99,999..... | 44 |
| \$100,000 or more..... | 4 |

American Indian, Eskimo, or Aleut:

| | |
|---------------------------|----|
| Less than \$5,000..... | 5 |
| \$5,000 to \$9,999..... | 18 |
| \$10,000 to \$14,999..... | 7 |
| \$15,000 to \$24,999..... | 4 |
| \$25,000 to \$34,999..... | 18 |
| \$35,000 to \$49,999..... | 40 |
| \$50,000 to \$74,999..... | 10 |
| \$75,000 to \$99,999..... | 4 |
| \$100,000 or more..... | 0 |

Asian or Pacific Islander:

| | |
|---------------------------|----|
| Less than \$5,000..... | 3 |
| \$5,000 to \$9,999..... | 8 |
| \$10,000 to \$14,999..... | 0 |
| \$15,000 to \$24,999..... | 12 |
| \$25,000 to \$34,999..... | 16 |
| \$35,000 to \$49,999..... | 24 |
| \$50,000 to \$74,999..... | 4 |
| \$75,000 to \$99,999..... | 0 |
| \$100,000 or more..... | 0 |

Other race:

| | |
|---------------------------|----|
| Less than \$5,000..... | 32 |
| \$5,000 to \$9,999..... | 69 |
| \$10,000 to \$14,999..... | 44 |
| \$15,000 to \$24,999..... | 62 |
| \$25,000 to \$34,999..... | 34 |
| \$35,000 to \$49,999..... | 72 |
| \$50,000 to \$74,999..... | 38 |
| \$75,000 to \$99,999..... | 5 |
| \$100,000 or more..... | 12 |

HOUSEHOLD INCOME IN 1989

Universe: Households with householder of Hispanic origin

| | |
|---------------------------|-----|
| Less than \$5,000..... | 45 |
| \$5,000 to \$9,999..... | 85 |
| \$10,000 to \$14,999..... | 49 |
| \$15,000 to \$24,999..... | 137 |
| \$25,000 to \$34,999..... | 70 |
| \$35,000 to \$49,999..... | 175 |
| \$50,000 to \$74,999..... | 85 |
| \$75,000 to \$99,999..... | 5 |
| \$100,000 or more..... | 25 |

AGGREGATE FAMILY INCOME IN 1989 BY FAMILY INCOME IN 1989

Universe: Families

Total:

| | |
|--------------------------|-----------|
| Less than \$150,000..... | 332119759 |
| \$150,000 or more..... | 1440960 |

ZIP Code 48911: ZIP=48911

AGGREGATE HOUSEHOLD INCOME IN 1989

Universe: Households

| | |
|--------------------------|-----------|
| Less than \$150,000..... | 510354209 |
| \$150,000 or more..... | 21603530 |

RACE OF HOUSEHOLDER BY HOUSEHOLD INCOME IN 1989

Universe: Households

White:

| | |
|---------------------------|------|
| Less than \$5,000..... | 518 |
| \$5,000 to \$9,999..... | 981 |
| \$10,000 to \$14,999..... | 1041 |
| \$15,000 to \$24,999..... | 2278 |
| \$25,000 to \$34,999..... | 2121 |
| \$35,000 to \$49,999..... | 2600 |
| \$50,000 to \$74,999..... | 1812 |
| \$75,000 to \$99,999..... | 301 |
| \$100,000 or more..... | 223 |

Black:

| | |
|---------------------------|-----|
| Less than \$5,000..... | 224 |
| \$5,000 to \$9,999..... | 318 |
| \$10,000 to \$14,999..... | 214 |

| | |
|-----------------------------------------------------------------|-----------|
| \$15,000 to \$24,999..... | 382 |
| \$25,000 to \$34,999..... | 472 |
| \$35,000 to \$49,999..... | 554 |
| \$50,000 to \$74,999..... | 505 |
| \$75,000 to \$99,999..... | 198 |
| \$100,000 or more..... | 46 |
| American Indian, Eskimo, or Aleut: | |
| Less than \$5,000..... | 0 |
| \$5,000 to \$9,999..... | 0 |
| \$10,000 to \$14,999..... | 5 |
| \$15,000 to \$24,999..... | 33 |
| \$25,000 to \$34,999..... | 44 |
| \$35,000 to \$49,999..... | 11 |
| \$50,000 to \$74,999..... | 31 |
| \$75,000 to \$99,999..... | 5 |
| \$100,000 or more..... | 0 |
| Asian or Pacific Islander: | |
| Less than \$5,000..... | 0 |
| \$5,000 to \$9,999..... | 0 |
| \$10,000 to \$14,999..... | 15 |
| \$15,000 to \$24,999..... | 24 |
| \$25,000 to \$34,999..... | 49 |
| \$35,000 to \$49,999..... | 9 |
| \$50,000 to \$74,999..... | 7 |
| \$75,000 to \$99,999..... | 0 |
| \$100,000 or more..... | 0 |
| Other race: | |
| Less than \$5,000..... | 79 |
| \$5,000 to \$9,999..... | 5 |
| \$10,000 to \$14,999..... | 5 |
| \$15,000 to \$24,999..... | 38 |
| \$25,000 to \$34,999..... | 58 |
| \$35,000 to \$49,999..... | 59 |
| \$50,000 to \$74,999..... | 55 |
| \$75,000 to \$99,999..... | 15 |
| \$100,000 or more..... | 4 |
| HOUSEHOLD INCOME IN 1989 | |
| <i>Universe: Households with householder of Hispanic origin</i> | |
| Less than \$5,000..... | 78 |
| \$5,000 to \$9,999..... | 18 |
| \$10,000 to \$14,999..... | 32 |
| \$15,000 to \$24,999..... | 96 |
| \$25,000 to \$34,999..... | 103 |
| \$35,000 to \$49,999..... | 121 |
| \$50,000 to \$74,999..... | 136 |
| \$75,000 to \$99,999..... | 20 |
| \$100,000 or more..... | 9 |
| AGGREGATE FAMILY INCOME IN 1989 BY FAMILY INCOME IN 1989 | |
| <i>Universe: Families</i> | |
| Total: | |
| Less than \$150,000..... | 384971241 |
| \$150,000 or more..... | 12081530 |

Ingham County (pt.): ZIP=48912

AGGREGATE HOUSEHOLD INCOME IN 1989

Universe: Households

| | |
|--------------------------|-----------|
| Less than \$150,000..... | 245749783 |
| \$150,000 or more..... | 2913250 |

RACE OF HOUSEHOLDER BY HOUSEHOLD INCOME IN 1989*Universe: Households***White:**

| | |
|---------------------------|------|
| Less than \$5,000..... | 377 |
| \$5,000 to \$9,999..... | 893 |
| \$10,000 to \$14,999..... | 750 |
| \$15,000 to \$24,999..... | 1477 |
| \$25,000 to \$34,999..... | 1155 |
| \$35,000 to \$49,999..... | 1092 |
| \$50,000 to \$74,999..... | 870 |
| \$75,000 to \$99,999..... | 301 |
| \$100,000 or more..... | 117 |

Black:

| | |
|---------------------------|-----|
| Less than \$5,000..... | 133 |
| \$5,000 to \$9,999..... | 159 |
| \$10,000 to \$14,999..... | 80 |
| \$15,000 to \$24,999..... | 150 |
| \$25,000 to \$34,999..... | 162 |
| \$35,000 to \$49,999..... | 125 |
| \$50,000 to \$74,999..... | 55 |
| \$75,000 to \$99,999..... | 7 |
| \$100,000 or more..... | 21 |

American Indian, Eskimo, or Aleut:

| | |
|---------------------------|----|
| Less than \$5,000..... | 0 |
| \$5,000 to \$9,999..... | 8 |
| \$10,000 to \$14,999..... | 7 |
| \$15,000 to \$24,999..... | 17 |
| \$25,000 to \$34,999..... | 8 |
| \$35,000 to \$49,999..... | 11 |
| \$50,000 to \$74,999..... | 18 |
| \$75,000 to \$99,999..... | 0 |
| \$100,000 or more..... | 0 |

Asian or Pacific Islander:

| | |
|---------------------------|----|
| Less than \$5,000..... | 30 |
| \$5,000 to \$9,999..... | 30 |
| \$10,000 to \$14,999..... | 5 |
| \$15,000 to \$24,999..... | 37 |
| \$25,000 to \$34,999..... | 10 |
| \$35,000 to \$49,999..... | 8 |
| \$50,000 to \$74,999..... | 13 |
| \$75,000 to \$99,999..... | 7 |
| \$100,000 or more..... | 0 |

Other race:

| | |
|---------------------------|----|
| Less than \$5,000..... | 56 |
| \$5,000 to \$9,999..... | 68 |
| \$10,000 to \$14,999..... | 46 |
| \$15,000 to \$24,999..... | 21 |
| \$25,000 to \$34,999..... | 18 |
| \$35,000 to \$49,999..... | 46 |
| \$50,000 to \$74,999..... | 27 |
| \$75,000 to \$99,999..... | 0 |
| \$100,000 or more..... | 0 |

HOUSEHOLD INCOME IN 1989*Universe: Households with householder of Hispanic origin*

| | |
|---------------------------|-----|
| Less than \$5,000..... | 64 |
| \$5,000 to \$9,999..... | 104 |
| \$10,000 to \$14,999..... | 62 |
| \$15,000 to \$24,999..... | 70 |
| \$25,000 to \$34,999..... | 38 |
| \$35,000 to \$49,999..... | 107 |
| \$50,000 to \$74,999..... | 41 |
| \$75,000 to \$99,999..... | 0 |

| | |
|-----------------------------------------------------------------|-----------|
| \$100,000 or more..... | 0 |
| AGGREGATE FAMILY INCOME IN 1989 BY FAMILY INCOME IN 1989 | |
| Universe: Families | |
| Total: | |
| Less than \$150,000..... | 164702783 |
| \$150,000 or more..... | 2913250 |

Ingham County (pt.): ZIP=48915

AGGREGATE HOUSEHOLD INCOME IN 1989

| | |
|--------------------------|-----------|
| Universe: Households | |
| Less than \$150,000..... | 125711489 |
| \$150,000 or more..... | 0 |

RACE OF HOUSEHOLDER BY HOUSEHOLD INCOME IN 1989

Universe: Households

White:

| | |
|---------------------------|-----|
| Less than \$5,000..... | 117 |
| \$5,000 to \$9,999..... | 223 |
| \$10,000 to \$14,999..... | 255 |
| \$15,000 to \$24,999..... | 343 |
| \$25,000 to \$34,999..... | 403 |
| \$35,000 to \$49,999..... | 492 |
| \$50,000 to \$74,999..... | 361 |
| \$75,000 to \$99,999..... | 70 |
| \$100,000 or more..... | 20 |

Black:

| | |
|---------------------------|-----|
| Less than \$5,000..... | 311 |
| \$5,000 to \$9,999..... | 336 |
| \$10,000 to \$14,999..... | 165 |
| \$15,000 to \$24,999..... | 300 |
| \$25,000 to \$34,999..... | 184 |
| \$35,000 to \$49,999..... | 245 |
| \$50,000 to \$74,999..... | 188 |
| \$75,000 to \$99,999..... | 67 |
| \$100,000 or more..... | 7 |

American Indian, Eskimo, or Aleut:

| | |
|---------------------------|----|
| Less than \$5,000..... | 5 |
| \$5,000 to \$9,999..... | 9 |
| \$10,000 to \$14,999..... | 11 |
| \$15,000 to \$24,999..... | 9 |
| \$25,000 to \$34,999..... | 6 |
| \$35,000 to \$49,999..... | 18 |
| \$50,000 to \$74,999..... | 0 |
| \$75,000 to \$99,999..... | 0 |
| \$100,000 or more..... | 0 |

Asian or Pacific Islander:

| | |
|---------------------------|----|
| Less than \$5,000..... | 0 |
| \$5,000 to \$9,999..... | 10 |
| \$10,000 to \$14,999..... | 11 |
| \$15,000 to \$24,999..... | 13 |
| \$25,000 to \$34,999..... | 0 |
| \$35,000 to \$49,999..... | 0 |
| \$50,000 to \$74,999..... | 10 |
| \$75,000 to \$99,999..... | 0 |
| \$100,000 or more..... | 0 |

Other race:

| | |
|---------------------------|----|
| Less than \$5,000..... | 20 |
| \$5,000 to \$9,999..... | 0 |
| \$10,000 to \$14,999..... | 6 |

| | |
|-----------------------------------------------------------------|----------|
| \$15,000 to \$24,999..... | 43 |
| \$25,000 to \$34,999..... | 27 |
| \$35,000 to \$49,999..... | 28 |
| \$50,000 to \$74,999..... | 29 |
| \$75,000 to \$99,999..... | 3 |
| \$100,000 or more..... | 0 |
| HOUSEHOLD INCOME IN 1989 | |
| <i>Universe: Households with householder of Hispanic origin</i> | |
| Less than \$5,000..... | 36 |
| \$5,000 to \$9,999..... | 6 |
| \$10,000 to \$14,999..... | 6 |
| \$15,000 to \$24,999..... | 63 |
| \$25,000 to \$34,999..... | 21 |
| \$35,000 to \$49,999..... | 35 |
| \$50,000 to \$74,999..... | 42 |
| \$75,000 to \$99,999..... | 3 |
| \$100,000 or more..... | 0 |
| AGGREGATE FAMILY INCOME IN 1989 BY FAMILY INCOME IN 1989 | |
| <i>Universe: Families</i> | |
| Total: | |
| Less than \$150,000..... | 89080064 |
| \$150,000 or more..... | 0 |

ZIP Code 48917: ZIP=48917

| | |
|--------------------------------------------------------|-----------|
| AGGREGATE HOUSEHOLD INCOME IN 1989 | |
| <i>Universe: Households</i> | |
| Less than \$150,000..... | 472701048 |
| \$150,000 or more..... | 20702815 |
| RACE OF HOUSEHOLDER BY HOUSEHOLD INCOME IN 1989 | |
| <i>Universe: Households</i> | |
| White: | |
| Less than \$5,000..... | 247 |
| \$5,000 to \$9,999..... | 474 |
| \$10,000 to \$14,999..... | 468 |
| \$15,000 to \$24,999..... | 1694 |
| \$25,000 to \$34,999..... | 1806 |
| \$35,000 to \$49,999..... | 2242 |
| \$50,000 to \$74,999..... | 2283 |
| \$75,000 to \$99,999..... | 806 |
| \$100,000 or more..... | 381 |
| Black: | |
| Less than \$5,000..... | 43 |
| \$5,000 to \$9,999..... | 16 |
| \$10,000 to \$14,999..... | 6 |
| \$15,000 to \$24,999..... | 100 |
| \$25,000 to \$34,999..... | 172 |
| \$35,000 to \$49,999..... | 134 |
| \$50,000 to \$74,999..... | 127 |
| \$75,000 to \$99,999..... | 87 |
| \$100,000 or more..... | 28 |
| American Indian, Eskimo, or Aleut: | |
| Less than \$5,000..... | 6 |
| \$5,000 to \$9,999..... | 8 |
| \$10,000 to \$14,999..... | 6 |
| \$15,000 to \$24,999..... | 5 |
| \$25,000 to \$34,999..... | 0 |
| \$35,000 to \$49,999..... | 17 |
| \$50,000 to \$74,999..... | 37 |

| | |
|----------------------------|----|
| \$75,000 to \$99,999..... | 0 |
| \$100,000 or more..... | 0 |
| Asian or Pacific Islander: | |
| Less than \$5,000..... | 9 |
| \$5,000 to \$9,999..... | 4 |
| \$10,000 to \$14,999..... | 0 |
| \$15,000 to \$24,999..... | 20 |
| \$25,000 to \$34,999..... | 30 |
| \$35,000 to \$49,999..... | 32 |
| \$50,000 to \$74,999..... | 23 |
| \$75,000 to \$99,999..... | 7 |
| \$100,000 or more..... | 0 |
| Other race: | |
| Less than \$5,000..... | 7 |
| \$5,000 to \$9,999..... | 0 |
| \$10,000 to \$14,999..... | 0 |
| \$15,000 to \$24,999..... | 42 |
| \$25,000 to \$34,999..... | 20 |
| \$35,000 to \$49,999..... | 30 |
| \$50,000 to \$74,999..... | 20 |
| \$75,000 to \$99,999..... | 0 |
| \$100,000 or more..... | 0 |

HOUSEHOLD INCOME IN 1989

Universe: Households with householder of Hispanic origin

| | |
|---------------------------|----|
| Less than \$5,000..... | 3 |
| \$5,000 to \$9,999..... | 5 |
| \$10,000 to \$14,999..... | 6 |
| \$15,000 to \$24,999..... | 68 |
| \$25,000 to \$34,999..... | 47 |
| \$35,000 to \$49,999..... | 53 |
| \$50,000 to \$74,999..... | 53 |
| \$75,000 to \$99,999..... | 13 |
| \$100,000 or more..... | 8 |

AGGREGATE FAMILY INCOME IN 1989 BY FAMILY INCOME IN 1989

Universe: Families

Total:

| | |
|--------------------------|-----------|
| Less than \$150,000..... | 359433954 |
| \$150,000 or more..... | 20635615 |

Ingham County (pt.): ZIP=48933

AGGREGATE HOUSEHOLD INCOME IN 1989

Universe: Households

| | |
|--------------------------|----------|
| Less than \$150,000..... | 26488945 |
| \$150,000 or more..... | 0 |

RACE OF HOUSEHOLDER BY HOUSEHOLD INCOME IN 1989

Universe: Households

White:

| | |
|---------------------------|-----|
| Less than \$5,000..... | 277 |
| \$5,000 to \$9,999..... | 217 |
| \$10,000 to \$14,999..... | 157 |
| \$15,000 to \$24,999..... | 183 |
| \$25,000 to \$34,999..... | 122 |
| \$35,000 to \$49,999..... | 33 |
| \$50,000 to \$74,999..... | 57 |
| \$75,000 to \$99,999..... | 28 |
| \$100,000 or more..... | 25 |

Black:

| | |
|------------------------|-----|
| Less than \$5,000..... | 147 |
|------------------------|-----|

| | |
|-----------------------------------------------------------------|---------|
| \$5,000 to \$9,999..... | 118 |
| \$10,000 to \$14,999..... | 57 |
| \$15,000 to \$24,999..... | 52 |
| \$25,000 to \$34,999..... | 19 |
| \$35,000 to \$49,999..... | 12 |
| \$50,000 to \$74,999..... | 0 |
| \$75,000 to \$99,999..... | 0 |
| \$100,000 or more..... | 0 |
| American Indian, Eskimo, or Aleut: | |
| Less than \$5,000..... | 0 |
| \$5,000 to \$9,999..... | 0 |
| \$10,000 to \$14,999..... | 0 |
| \$15,000 to \$24,999..... | 4 |
| \$25,000 to \$34,999..... | 4 |
| \$35,000 to \$49,999..... | 0 |
| \$50,000 to \$74,999..... | 0 |
| \$75,000 to \$99,999..... | 0 |
| \$100,000 or more..... | 0 |
| Asian or Pacific Islander: | |
| Less than \$5,000..... | 26 |
| \$5,000 to \$9,999..... | 11 |
| \$10,000 to \$14,999..... | 6 |
| \$15,000 to \$24,999..... | 8 |
| \$25,000 to \$34,999..... | 0 |
| \$35,000 to \$49,999..... | 0 |
| \$50,000 to \$74,999..... | 0 |
| \$75,000 to \$99,999..... | 0 |
| \$100,000 or more..... | 0 |
| Other race: | |
| Less than \$5,000..... | 45 |
| \$5,000 to \$9,999..... | 0 |
| \$10,000 to \$14,999..... | 0 |
| \$15,000 to \$24,999..... | 8 |
| \$25,000 to \$34,999..... | 15 |
| \$35,000 to \$49,999..... | 0 |
| \$50,000 to \$74,999..... | 0 |
| \$75,000 to \$99,999..... | 0 |
| \$100,000 or more..... | 0 |
| HOUSEHOLD INCOME IN 1989 | |
| <i>Universe: Households with householder of Hispanic origin</i> | |
| Less than \$5,000..... | 45 |
| \$5,000 to \$9,999..... | 17 |
| \$10,000 to \$14,999..... | 8 |
| \$15,000 to \$24,999..... | 14 |
| \$25,000 to \$34,999..... | 20 |
| \$35,000 to \$49,999..... | 0 |
| \$50,000 to \$74,999..... | 0 |
| \$75,000 to \$99,999..... | 0 |
| \$100,000 or more..... | 0 |
| AGGREGATE FAMILY INCOME IN 1989 BY FAMILY INCOME IN 1989 | |
| <i>Universe: Families</i> | |
| Total: | |
| Less than \$150,000..... | 9387136 |
| \$150,000 or more..... | 0 |

A PRACTICAL GUIDE



Fair Housing Law & Practice in Rental Management

HISTORY

Sweeping changes marked the 1960's as a decade of progress in civil rights and open housing legislation. The movement toward racial equality, including the Supreme Court's *Brown v. Board of Education* ruling declaring public school segregation unconstitutional, the *Public Accommodations Bill*, and the *Voting Rights Bill* helped to shape the *U.S. Civil Rights Act* signed into law on April 11, 1968. In Michigan, the Michigan Civil Rights Commission was authorized under the revised Constitution (1963), and housing discrimination based on race, color, religion and national origin was prohibited by the Elliott-Larsen Civil Rights Act (1968).

The governmental and private industry practices that encouraged segregated housing were significantly challenged in 1968. Post-war housing booms had resulted in a proliferation of suburbs surrounding urban centers throughout the country. Suburbanization in the 25 years after World War II drew Whites out of cities into housing markets which vastly increased the value of their financial investment, while racial minorities — particularly African Americans — were denied access to all but a handful of the new, suburban housing opportunities. The result was the continuation of a racially divided society marked by segregated housing patterns, where opportunities for housing, economic investment, education and public services — in short, participation in the American dream — were all limited by the color of one's skin.

Title VIII of the U.S. Civil Rights Act of 1968 is commonly referred to as the *Fair Housing Act*. This federal law, as amended by the *Housing and Community Development Act of 1974* and the *1988 Fair Housing Amendments*, prohibits discrimination in the sale, rental, purchase, financing and/or advertising of housing based upon race, color, religion, sex, national origin, handicap and/or familial status.

The *Civil Rights Act of 1866*, enacted in the aftermath of the Civil War, provides additional protection against housing discrimination based upon race. The law stipulates: "All citizens of the United States shall have the same right, in every State and Territory, as is enjoyed by White citizens thereof to inherit, purchase, lease, sell, hold and convey real and personal property."

With its legal decision in the landmark case of *Jones v. Mayer*, filed in 1965 under the Civil Rights Act of 1866, the U.S. Supreme Court made all discrimination on the basis of race illegal. There are no exceptions. Such denial of property rights, according to the court, "herds men into ghettos and makes their ability to buy (or rent) property turn on the color of their skin... it, too, is a relic of slavery."

State and local governments have also adopted laws prohibiting housing discrimination. In 1977, Michigan strengthened the *Elliott-Larsen Civil Rights Act* and adopted the *Handicappers' Civil Rights Act*, protecting individual rights to equal housing opportunity without discrimination due to race, color, religion, sex, national origin, age, marital status, or handicap.

Local fair housing ordinances, some of which provide protections against discrimination based upon legal source of income, student status or sexual orientation, have been adopted by many cities in Michigan.

APPLICATION

What actions are prohibited by fair housing laws?

Fair housing laws provide protection against the following discriminatory housing practices if they are based on race, color, religion, sex, national origin, handicap or familial status:

- Denying or refusing to rent housing;
- Denying or refusing to sell housing;
- Treating comparable applicants for housing differently;
- Treating residents differently in connection with terms and conditions;
- Advertising a discriminatory housing preference or limitation;
- Providing false information about the availability of housing;
- Refusing to make "reasonable accommodations" for persons with handicaps;
- Harassing, coercing, or intimidating people from enjoying their fair housing rights;
- "Blockbusting" for profit; that is, persuading owners to sell or rent housing by telling them that people of a particular race, religion, etc. are moving into the neighborhood;
- Imposing different financing terms for loans for purchasing, constructing, improving, repairing, or maintaining a home, or loans secured by housing;
- Denying use of or participation in real estate services, e.g., brokers' organizations, multiple listing services, etc.

Who is protected under fair housing laws?

Federal fair housing laws protect residents of the United States against discrimination based upon their race, color, religion, sex, national origin, handicap or familial status. The Michigan fair housing law also protects persons because of their age, or marital status.

The federal fair housing act defines *familial status* to mean one or more individuals under 18 living with either a parent or person having legal custody, or a person so designated (in writing) by the parent or guardian.

Fair housing laws define handicap as:

- Physical or mental impairment which substantially limits one or more major life activities;
- Having a record of such an impairment; or
- Being regarded as having such an impairment.

The federal definition of handicap includes: mental illness; AIDS, blindness, hearing impairment, mental retardation, mobility impairment, and other conditions.

To whom do the fair housing laws apply?

Laws prohibiting housing discrimination based upon race apply to everyone who provides housing or related services.

Housing professionals are obligated to comply with fair housing laws.

In general, the federal Fair Housing Act applies to all housing except owner-occupied 1 to 4 unit dwellings, and housing for older people. *Senior citizen housing* is exempt from prohibitions against familial status discrimination when:

- The housing is provided under a state or federal program specifically designed and operated to assist elderly people; or
- The housing is intended for, and solely occupied by, people 62 years old or older; or
- The housing is intended to be operated for occupancy by at least one person 55 years of age or older in each unit; and
- Has significant facilities and services to meet the physical or social needs of older people, or, if it is not practicable, the housing is necessary to provide important housing opportunities for older people;
- 80% of the units are occupied by at least one person 55 years old or older; and
- The policies and procedures demonstrate the intent to provide housing for persons 55 years old or older.

The Michigan fair housing law exempts housing developments that are limited to persons 50 years of age and older from the age discrimination provisions of the state law.

Non-delegability

Legal responsibilities under the fair housing laws are *non-delegable*. Therefore, a landlord or owner cannot hand over or delegate liability resulting from the discriminatory acts of an agent or employee. Because they are responsible for the actions of their employees, they are additionally liable for such discrimination.

Effect versus intent

There is no distinction between inadvertent and deliberate housing discrimination with regard to legal liability. If the actions of a rental professional — owner, landlord, agent and/or management firm — have the *effect* or consequence of discrimination toward a class protected by the law, they are liable under the fair housing laws.

ENFORCEMENT

Enforcement of federal fair housing laws may be pursued through private litigation in U.S. District Court.

The Fair Housing Act gives the U.S. Department of Housing & Urban Development (HUD) the authority to hold administrative hearings unless one of the parties elects to have the case heard in U.S. District Court, and to issue subpoenas. The Administrative Law Judge in these proceedings can issue an order for relief, including actual damages, injunctive or other equitable relief, and penalties.

The penalties range from up to \$10,000, for a first violation, to up to \$50,000, for the third violation and those thereafter. The penalties are paid to the federal government; damage payments go to the proven victims. The federal act adds criminal penalties of a \$100,000 maximum fine and imprisonment as sanctions against people who willfully fail to give information and evidence, or who willfully give false information in a fair housing investigation or proceeding.

State and local fair housing laws establish specific enforcement procedures through the courts or various administrative commissions. Where discrimination violates more than one fair housing law, enforcement is generally most effectively pursued at the highest level of jurisdiction available.

Private actions, brought in state and federal courts without going through an administrative process, are allowed under federal and state fair housing laws. Those private actions have resulted in awards and settlements for prevailing plaintiffs that have included: the right of occupancy; financial payments that have, in some cases, exceeded \$500,000; mandatory fair housing training for rental agents and owners; and affirmative steps to counteract past discriminatory practices.

COMPLIANCE

Compliance with fair housing laws governing property rental is based upon the development and implementation of policies and procedures which are consistent, non-discriminatory, and understood by those who manage or provide rental units.

The development of, and daily adherence to, sound rental management policy is a key to successful compliance with fair housing laws.

Such policies should be specific in direction and objective in content, so that they may be applied with consistency in the treatment of prospective applicants, rental procedures, tenant qualification and selection, financial matters, building procedures, and the provision of tenant services.

Rental management policies should be collected and maintained in an easily-accessible form such as a manual or a looseleaf binder. The owner, agent, or management firm should ensure that each person dealing with the public is

well-versed in such policies, understanding not only the procedure to be followed but the lines of authority and responsibility which apply. A periodic policy review should be conducted to update any policy manuals, ensure accuracy, and add or delete procedures as necessary.

ADVERTISING

Section 804 of the federal Fair Housing Act states in part "...it shall be unlawful to make, print or publish, or cause to be made, printed or published any notice with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based upon race, color, religion, sex, handicap, familial status, or national origin, or any intention to make any such preference, limitation or discrimination."

As the federal official named by Congress with the authority and the responsibility to administer the federal fair housing law, the Secretary of HUD published, in 1989, fair housing advertising regulations (24CFR Part 109) which provide specific instructions for complying with provisions of the above-cited Section 804.

All advertising media, advertising agencies and other persons who use advertising with respect to the sale, rental, or financing of dwellings are required to take care that their words, phrases, symbols and visual aids do not signal a prohibited preference or limitation. Recent court decisions have found that advertisers who use White human models in their ads, to the exclusion of members of other protected groups, may be in violation of fair housing laws.

All residential real estate advertising should contain the equal housing opportunity logotype and slogan. The logotype should be sufficiently large or visible to be noticed and understood.

The logotype should be a clear sign or symbol of welcome to all potentially qualified buyers or renters regardless of race, color, etc.

Real estate advertising (including rental ads) should not have words that state or imply a preference or limitation with regard to race, color, religion, handicap, sex or familial status. Some words are clearly objectionable. Other words or phrases are marginal and, depending upon a wider context, convey a wrong signal, particularly to those who have been victims of discrimination in the past. Advertisers should avoid offensive and marginal expressions.



EQUAL HOUSING
OPPORTUNITY



EQUAL HOUSING
OPPORTUNITY



EQUAL HOUSING
OPPORTUNITY



EQUAL HOUSING
OPPORTUNITY



EQUAL HOUSING
OPPORTUNITY



EQUAL HOUSING
OPPORTUNITY



EQUAL HOUSING
OPPORTUNITY

EQUAL HOUSING OPPORTUNITY
EQUAL HOUSING OPPORTUNITY
EQUAL HOUSING OPPORTUNITY
EQUAL HOUSING OPPORTUNITY
EQUAL HOUSING OPPORTUNITY
EQUAL HOUSING OPPORTUNITY
EQUAL HOUSING OPPORTUNITY
EQUAL HOUSING OPPORTUNITY

BENEFITS

The high cost of housing discrimination — based on race, or handicap, or any other protected characteristic — is one the rental industry can ill afford. Financial success and profitability are closely linked to a truly open housing market — offering the broadest possible range of choices to both businesses and consumers. Practical compliance with fair housing laws, through the development of clear, unbiased policies consistently applied in day-to-day operations, can help to achieve that goal.

Fair housing offers concrete benefits to landlords, agents tenants and the community at large. They include:

Business/agent benefits

- Protection against costly lawsuits
- Higher business volume through broader customer base
- Reflection of population/growth trends
- Good business practice in clear policies, knowledgeable employees
- Professional confidence through education, as familiarity with standard policies and procedures, including fair housing laws, diminishes feelings of discomfort and apprehension when dealing with tenants and prospective tenants

Tenant benefits

- Equal access to housing opportunity
- Good service marked by consistency and fairness
- Resident diversity offers cross-cultural interaction which broadens experience, increases understanding, and promotes tolerance

Community benefits

- Increased economic participation
- Diverse cross-cultural living experience



Published by the network of Michigan Fair Housing Centers: Fair Housing Center of Metropolitan Detroit, Fair Housing Center of Greater Grand Rapids, Muskegon Area Fair Housing Center, Jackson County Fair Housing Center, Tri-County Fair Housing Center, Fair Housing Center of Washtenaw County.



Fair Housing Laws & Resources

UNITED STATES FAIR HOUSING LAWS

The 1866 Civil Rights Act prohibits racial discrimination in housing, with no exceptions.

Throughout the United States, Title VIII of the U.S. Civil Rights Act of 1968 (Amended 1988) protects each individual's right to equal housing opportunity without discrimination based upon **race, color, religion, national origin, sex, handicap and/or familial status**. This law is commonly referred to as the Fair Housing Act.

Fair housing laws mean that it is unlawful for virtually any property owner/manager or company to practice such discrimination in the purchase, rental, sale, lease, financing or advertising of property.

In 1988 the Congress of the United States amended the federal Fair Housing Law to add prohibitions against discrimination based on **handicap or presence of children (family status)**. It is therefore unlawful to limit housing opportunity due to an individual's physical or mental impairment. It is equally unlawful to deny housing because a family has children younger than 18, except in "housing for older persons", as defined by the Fair Housing Amendments Act. This exemption allows certain housing complexes where persons 55 and older are concentrated to exclude families with children. A housing community can qualify as "housing for older persons" only by satisfying the legal requirements for "62 or over housing" or "55 or over housing".

Section 804 of the federal fair housing law states in part "...it shall be unlawful to make, print, or publish....any notice, statement or advertisement with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status or national origin. All advertising media, advertising agencies and all other persons who use advertising with respect to the sale, rental or financing of dwellings are required to take care that their words, phrases, symbols and visual aids do not signal a prohibited preference or limitation."

The protection afforded by the Fair Housing Act extends across the nation, and is enforced by private litigation, the U.S. Department of Justice and/or the U.S. Department of Housing and Urban Development.

Individual states or communities may adopt fair housing laws which equal or exceed the federal law, but none may afford less protection of an individual's right to equal housing opportunity.

Summary of Federal Fair Housing Laws

- U.S. Civil Rights Act of 1968 as amended 1988.
- U.S. Civil Rights Act of 1866.

Protection

Prohibits discrimination based on race, color, religion, sex, handicap, familial status and/or national origin.

STATE OF MICHIGAN FAIR HOUSING LAWS

Within the State of Michigan, the **Elliott-Larsen Civil Rights Act of 1977** (P.A. 453), and **Handicappers Civil Rights Act of 1976** (P.A. 220), as well as federal civil rights laws, protect each individual's right to equal housing opportunity without discrimination based upon **race, color, religion, sex, national origin, age, marital status, handicap, and/or familial status** with few exceptions.

These fair housing laws mean that it is unlawful for virtually any property owner/manager or company to practice such discrimination in the purchase, rental, sale, lease financing or advertising of property.

Enforcement of the Michigan fair housing laws may be pursued through private litigation, and/or the Michigan Department of Civil Rights.

Protection under the state civil rights statutes is monitored by the courts and the Michigan Civil Rights Commission (MCRC), a body established by the Elliott-Larsen Act. Its administrative agency, the Michigan Department of Civil Rights (MDCR), is charged with the on-going responsibility of enforcing fair housing laws through resolution of discrimination complaints and educating Michigan citizens as to their rights and responsibilities under the law.

Summary of Michigan Fair Housing Laws

- All federal laws apply.
- Elliott-Larsen Civil Rights Act of 1977.
- Handicapper Civil Rights Act of 1976.

Protection

Prohibits discrimination based upon race, color, religion, sex, national origin, age, marital status, handicap, and/or familial status.

FAIR HOUSING RESOURCES

Contact the following agencies to:

- File a complaint of housing discrimination.
- Obtain advice regarding fair housing management practices.
- Answer questions regarding equal opportunity housing provision.
- Obtain technical assistance in fair housing matters.

FAIR HOUSING CENTER OF METROPOLITAN DETROIT

Room 1340
1249 Washington Blvd.
Detroit, MI 48226
(313) 963-1274
1-800-328-8071

FAIR HOUSING CENTER OF GREATER GRAND RAPIDS

Suite 226
1514 Wealthy S.E.
Grand Rapids, MI 49506
(616) 451-2980

JACKSON COUNTY FAIR HOUSING CENTER

1015 Francis
Jackson, MI 49203
(517) 788-4275

MUSKEGON AREA FAIR HOUSING CENTER

1330 Fifth Street
Muskegon, MI 49441
(616) 728-8212

TRI-COUNTY FAIR HOUSING CENTER

State Office Bldg., 4th floor
411 E. Genessee
Saginaw, MI 48607
(517) 753-5101.

FAIR HOUSING CENTER OF WASHTENAW COUNTY

P.O. Box 7825
Ann Arbor, MI 48107
(313) 994-3426

District Offices

MICHIGAN DEPARTMENT OF CIVIL RIGHTS

1200 6th Avenue
Detroit, MI 48226
(313) 256-2578

MICHIGAN DEPARTMENT OF CIVIL RIGHTS

350 Ottawa NW
Grand Rapids, MI 49503
(616) 456-7543

MICHIGAN DEPARTMENT OF CIVIL RIGHTS

333 South Capitol
Lansing, MI 48913
(517) 373-3590

1-800-482-3604

U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

1-800-669-9777
TDD 1-800-927-9275

Sample
Fair Housing Log

| Date of Occurrence | Type of Issue | Who Raised Issue/ Concern | Resolution/ Outcome | Comments |
|--------------------|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| 5/23/98 | Alleged discrimination in rental housing | Prospective family seeking rental unit (Article in Newspaper) | Family won litigation - \$100,000 | |
| 12/1/98 | Alleged homebuyer discrimination | Single mom seeking to purchase new home. Persuaded by realtor not to write offer as property was too much work for a woman. (Journal on Fair Housing, January 1999 issue.) | Lawsuit Pending | |
| 1/25/99 | MSHDA Fair Housing Memo, dated 1/25/99 | Minimum Requirement, effective 3/1/99 | Grantees will be monitored for compliance | Additional funding available for counties receiving CDBG housing allocation for Fair Housing activities exceeding min. requirements. |

Registration Form

Use this registration form to receive mailings from the Fair Housing Information Clearinghouse. To order materials use the order form inside. (Please print or type.)

Name: _____

Title: _____

Organization: _____

Address: _____

City, State, ZIP: _____

Telephone Number: _____

Fair Housing Information Clearinghouse
P.O. Box 6091
Rockville, MD 20850

April 1992

Materials and Resources

from the Fair Housing Information Clearinghouse

U.S. Department of Housing and Urban Development • Office of Fair Housing and Equal Opportunity

The Fair Housing Information Clearinghouse

The Fair Housing Information Clearinghouse was created to promote equal opportunity in housing—regardless of race, color, religion, sex, disability, familial status, or national origin.

Established by the U.S. Department of Housing and Urban Development's Office of Fair Housing & Equal Opportunity (FH&EO), the Fair Housing Information Clearinghouse serves to further HUD's fair housing mission under the Fair Housing Act.

A toll-free telephone call puts you in touch with a reference specialist who can assist you in identifying materials that will further your fair housing work. The Clearinghouse maintains an extensive collection of materials that can be searched to locate the specific guidebooks, manuals, reports, or audiovisual materials of interest to you.

Another Clearinghouse service is the database of discrimination cases decided by HUD and HUD's Administrative Law Judges (ALJ). The ALJ Determinations Database includes determinations of "probable cause" and "no probable cause" as well as ALJ decisions. For a fee, a reference specialist will search the database to identify cases of interest to you. Copies of relevant case summaries are included in the fee.

To order materials from the Clearinghouse, complete the order form below and send it, with payment, to the Fair Housing Information Clearinghouse at the address below. For more information about Clearinghouse services, including the ALJ Determinations Database, or to place credit card orders call 1-800-343-3442 or TTY/TTD 1-800-877-8339 (via Federal Information Relay Service).

Order Form

| Title | Price | Quantity | Total |
|-----------------------------------------------------------------------------------------|-------|----------|----------|
| Fair Housing Amendments Act of 1988—A Selected Resource Guide, 1991 | \$ 4 | _____ | \$ _____ |
| Civil Rights Data on HUD Program Applicants and Beneficiaries, 1990 | \$ 4 | _____ | \$ _____ |
| The State of Fair Housing: Report to the Congress, 1990 | \$ 4 | _____ | \$ _____ |
| National Media Campaign Materials | | | |
| Video Public Service Announcements | | | |
| English | \$12 | _____ | \$ _____ |
| Spanish | \$12 | _____ | \$ _____ |
| Audio Public Service Announcements | | | |
| English | \$ 5 | _____ | \$ _____ |
| Spanish | \$ 5 | _____ | \$ _____ |
| Poster | | | |
| English | \$ 1 | _____ | \$ _____ |
| Spanish | \$ 1 | _____ | \$ _____ |
| Fair Housing Amendments Act of 1988 | \$ 4 | _____ | \$ _____ |
| Federal Register: Final Rule on Implementation of the Fair Housing Amendments Act, 1988 | \$ 4 | _____ | \$ _____ |
| Federal Register: Final Rule on HUD Accessibility Guidelines | \$ 4 | _____ | \$ _____ |
| Training Materials | | | |
| Section 504 | \$25 | _____ | \$ _____ |
| Testing for Discrimination in Mortgage Lending | \$13 | _____ | \$ _____ |
| Free Brochures (single copies free with paid orders) | | | |
| Fair Housing—It's Your Right (specify English or Spanish) | | _____ | |
| If You Can Open This Door . . . (specify English or Spanish) | | _____ | |
| The Substantial Equivalency Certification Process: Overview | | _____ | |

TOTAL DUE \$ _____

Method of Payment:

Δ Check or money order (payable to FHIC and enclosed)

Δ MasterCard Δ VISA No: _____

Signature: _____ Exp. Date: _____

Name: _____

Organization: _____

Street: _____

City: _____ State: _____ ZIP: _____

Phone Number: (_____) _____

Please mail this form with payment to:

FHIC
P.O. Box 6091
Rockville, MD 20850

ALL ORDERS MUST BE PREPAID